



# Structured Insurance- Managing the Working Layer

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ROCKY MOUNTAIN EDUCATION  
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# HISTORY REPEATS ITSELF

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We always talk “market cycles”

From a few years to a decade

Who remembers the 80’s

Liability was the problem and the market almost dried up

Thank you Congress – LRRRA

2022 – Major issue – Property, Cyber, Supply Chain, Climate Control

# RISK SHARING

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Retrospective Rating – popular in the 70s and 80s

Deductibles

Alternative Risk

Primary Layer Solutions

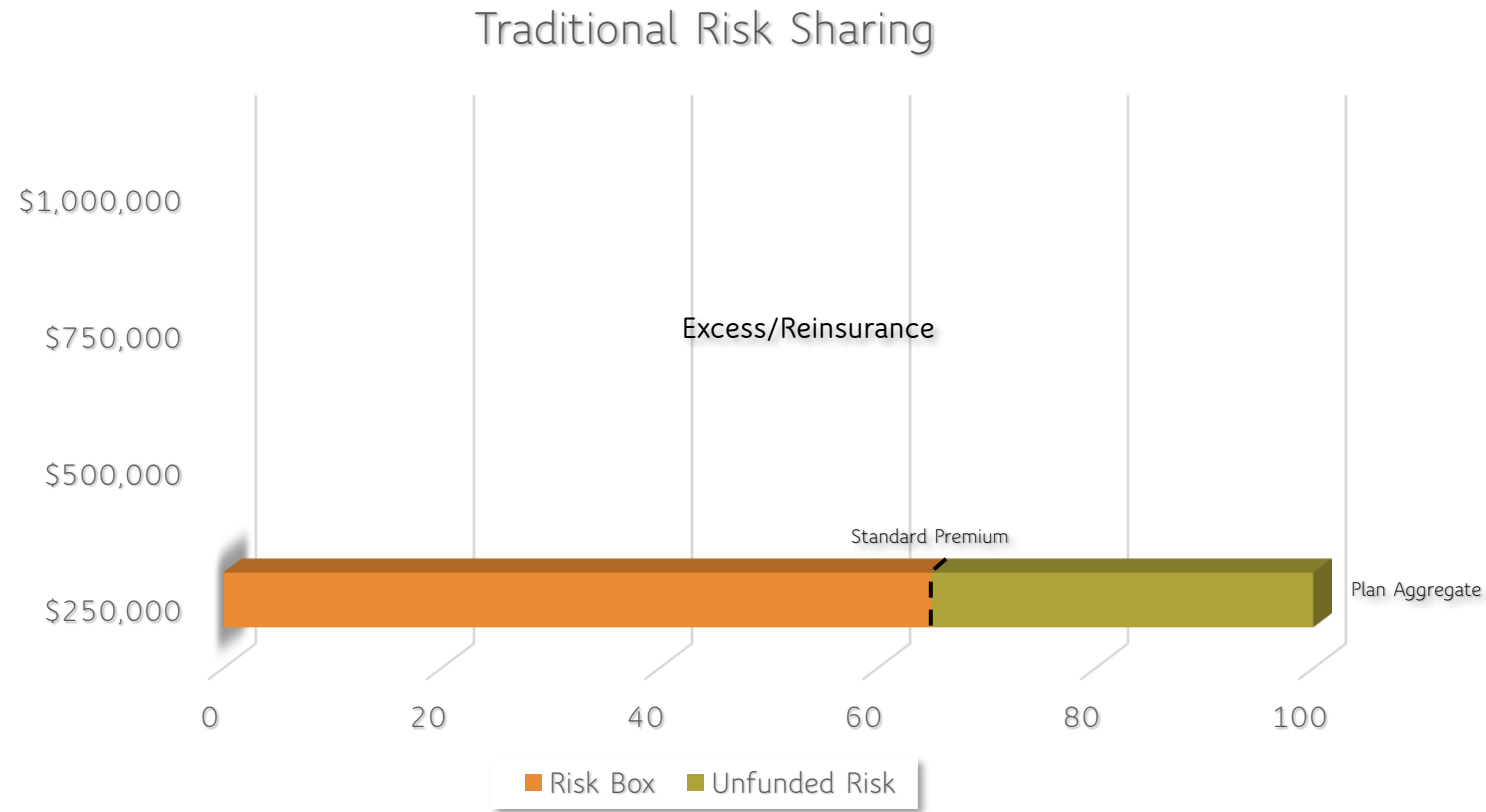
What is that layer

Working Layer Risk

Catastrophe Layers

# Traditional Primary Risk Sharing

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# WORKING LAYER – TIME TO SHARE RISK with MULTI-YEAR SOLUTIONS

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Working layers are:

- Predictable
- Manageable
- Rateable
- Direct and reinsurance capacity

Potential coverages

- Liability – General Liability, Auto Liability and Professional Liability
- Workers Comp
- Property
- Cyber
- Multi line ERM

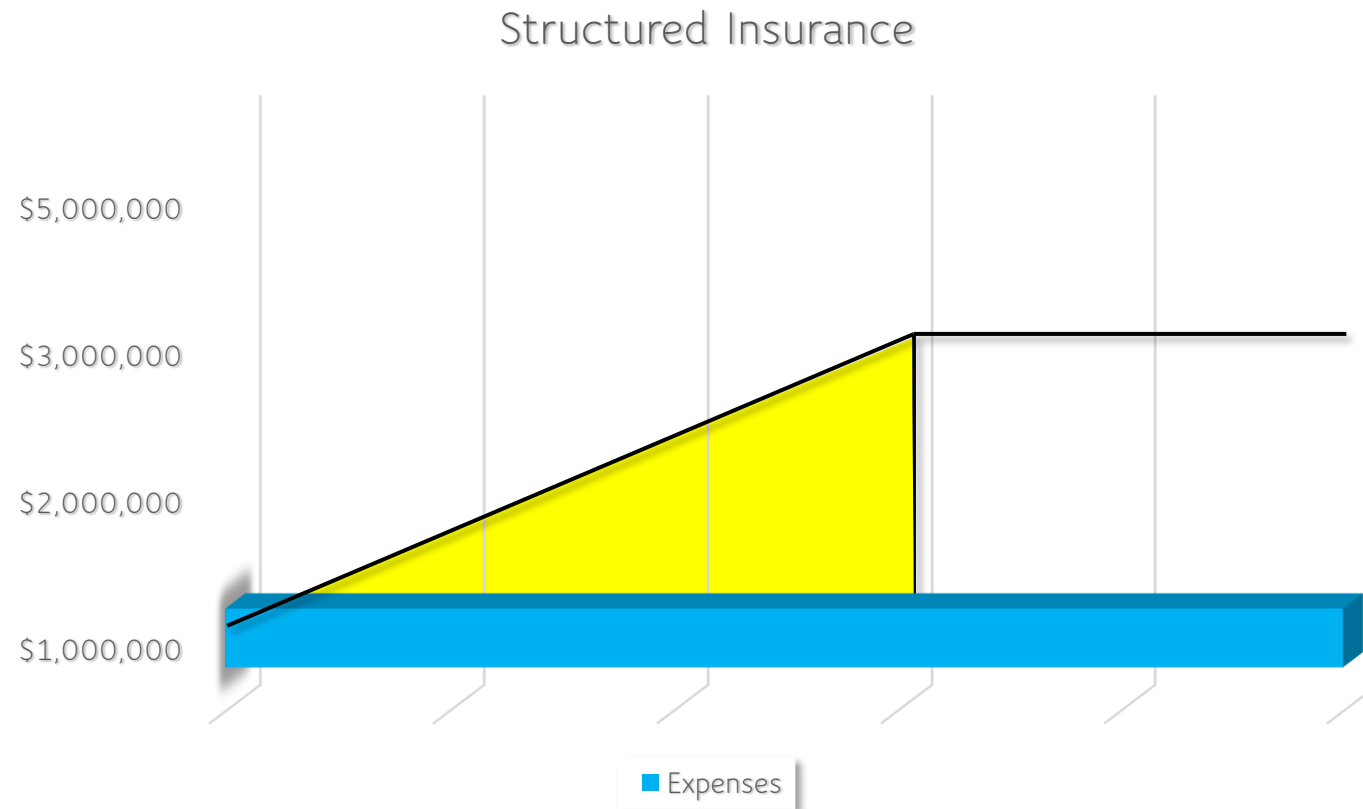
# Think About Working Layers

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- ❑ Significant increases year over year
- ❑ Capacity shrinking
- ❑ Coverage limitations each renewal
- ❑ You are a risk taker in primary layers
- ❑ Opportunity to increase your risk appetite

# Structured Liability

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# CONCLUSION

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- Opportunity to take control
- Potential reduction in premiums and cost of risk
- Stabilize budget
- Control coverage terms & conditions





# QUESTIONS, PLEASE

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