

Vermont: Where the World of Captive Insurance Comes Together

~ David Provost, Vermont Deputy Commissioner of Captive Insurance



David Provost,
Deputy Commissioner
of Captive Insurance,
State of Vermont

Whether you needed a passport and a flight to get here, or just drove up from Boston, welcome to Vermont and to VCIA's 25th Annual Conference!

As I write this, there are three new captive applications on my desk, one of which will be Vermont's 900th captive! I don't know what everyone expected back in

1981, but I've got a pretty good idea that nobody expected Vermont to be the world's third largest captive domicile, or to have 900 captives and 30 competing U.S. domiciles. What's been our passport to success? Here are a few keys:

We're consistent without being complacent. Vermont has maintained a predictable environment in which to operate your captive, and

we have always strived to improve our captive laws. The changes we offer to the statute each year in our "housekeeping bill" ensure that we're not smug about being number one. This year's improvements include some clarifications for reciprocal captives, provisions to streamline mergers and consolidations with offshore captives (to help them move onshore, of course), and an extra 2 weeks to file the annual statement of pure captives. We've also reduced the minimum capital requirement for association captives from \$750,000 to \$500,000. Don't even begin to think we're getting soft; we base capital requirements on the captive's plan of operation, and it's usually more than the minimum.

Vermont has a deep bench. In the past few years, some captive "superstars" have moved on to new stages in their lives and careers. Len Crouse, Molly Lambert, Derick White and Pete Raymond are some key players in Vermont's captive industry that have changed positions or left the captive industry entirely. Yet in each case, there's been a Vermonter ready to step in to fill the spot left behind without missing a step. This year represents Rich Smith's first conference as President of VCIA, and Sandy Bigglestone has walked right into Pete Raymond's position without a hitch. Don't just rely on the departures to remind you of the depth of experience in Vermont; look around the conference hall and take note of all the faces you've seen year upon year for the past twenty-five years. When I visit local captive management firms, I often see the list of anniversaries posted on the fridge (I know the location of the kitchen at all management companies). I'm always impressed by the number of people with 5, 10, 15 and even 20 or more years with their firms.

We enjoy state-wide support for the captive business. Captive insurance is an important contributor to Vermont's economy. Captives create more than 1,400 jobs, contribute more

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Welcome!

(Continued on page 2)

Don't Miss VCIA's:

IFRS Audio-Seminar

(See page 7 for related article)

October 2010 (date tba)

2:00 - 4:00pm

Dial in to this important session.

CPE/CLE credits available.

Details in advance at
www.vcia.com

(Continued from front cover)

than \$25 million in taxes to the general fund, and generate thousands of visits to Vermont and Vermont businesses each year, touching every corner of the State. Because of that economic impact, each governor and every legislative session since 1981 has voiced unwavering support for the captive industry here. The captive business is applauded in the statehouse, and we're often asked about applying the "captive model" to other opportunities.

I'm sure these concepts are applicable to any business. If you can produce consistent results, retain the best people, and contribute to the bottom line of your organization, your passport to success will accumulate a lot of interesting stamps.

Welcome New VCIA Members!

Joined between May 1 - July 26, 2010

- ABR Insurance Company
- Assisted Housing Risk Management Association
- Baker & Daniels
- Catholic Relief Insurance Company of America
- Crystal Run Reciprocal Risk Retention Group
- CUP Re, Inc.
- Eastern Alliance Insurance Group
- FirstMerit Risk Management, Inc.
- Global Confectionery Insurance Company
- Golden Gate III Vermont Captive Insurance Company
- IMT Residential
- Kimco Insurance Company, Inc.
- Meridian Insurance Company Ltd
- Otolaryngology Allergy Specialty Insurance Services
- Physicians Re Captive Insurance Company
- Provident Risk Management, Inc.
- Rock River Insurance Company, LLC
- Sterling Centennial Insurance Corp.
- Systemsplus Mutual Insurance Company
- Target Corporation
- The Benecon Group
- The Centers
- The Hameline Group
- Trinity Assurance
- USP Assurance Company
- Wells Fargo Advisors
- PointRight, Inc.
- REM Ltd.
- Wilson Elser
- Clark Hill PLC
- NBT Bank

Upcoming VCIA Events:

October (date tba): Educational Audio-Seminar:
"International Financial Reporting Standards"
2:00 - 4:00 pm

Earn CPE Credit at all these events!

October 26: VCIA Original Captive Road Show
Houston, TX

November: VCIA Original Captive Road Show
Cleveland, OH

December: VCIA Educational Seminar
(also available by audio-conference)

Details in advance on
www.vcia.com



VCIA Conference Attendees:
Collect passport stamps from participating exhibitors at the conference for a chance to win luxury getaways at some of Vermont's nicest resorts!
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Message from Rich

Dear Members and Friends,

It's hard to believe that August is already upon us! Burlington, Vermont is the place to be August 10 – 12 as we celebrate the 25th VCIA Annual Conference (and for many of you, it may be hard to believe we have reached our 25th conference!). As we prepare for this premier event, know that your constant and meaningful contributions to our work are the keys to its success.



Rich Smith,
VCIA President

It is with mixed emotion we say good-bye to a pillar of the captive insurance industry and a friend of VCIA for over 20 years. Pete Raymond announced his plans to leave his state regulatory position and take a job outside of the captive insurance sector. Pete, the Director of Captive Insurance for the Vermont Department of Banking, Insurance, Securities & Health Care Administration (BISHCA), was a tremendous asset to Vermont. His years of service represent more than two-thirds of Vermont's captive history. He will be missed both professionally and personally. Sandy Bigglestone, who has moved into Pete's position, and many of you know, is a 13 year veteran of the department. We are excited to have another great member of the captive team move into this important role and look forward to many years of cooperation and coordination with Sandy and her team.

Another successful legislative term has ended at the Vermont State House and VCIA continues to move forward in the enduring partnership that was formed many years ago between the captive insurance industry and the State of Vermont. Although mostly technical in nature, the Governor and Vermont General Assembly continue to work with us to update captive laws to stay ahead in this dynamic and fast paced industry.

Through our able counsel in Washington, Jim McIntyre, VCIA's members keep abreast of the many issues that may impact the captive insurance industry as Congress continues to wrangle with a financial services reform bill, a version of which has passed both the House and the Senate. We actively participate through communication and advocacy in all these issues and will remain ever vigilant!

All of us at VCIA consider it a privilege to be working with you to ensure the continued excellence of the captive insurance industry in Vermont. Our thanks to all of you and see you in Vermont!

Sincerely,

3 Richard Smith, President

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VCIA is Coming to a City Near YOU!

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Cleveland, OH in November

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Join us at these "Original Captive Road Shows" for an afternoon of free captive education and networking! www.vcia.com

Two ICCIE Scholarships to be Awarded at VCIA Conference

At the same time that the International Center for Captive Insurance Education (ICCIE) passes the landmark of its 150th Associate in Captive Insurance (ACI) recipient, it is launching another new elective course – "Employee Benefits in Captives" – this September.

The new course offering is coordinated by Karin Landry, of Spring Consulting. The ICCIE website will include details on co-instructors and specific course content shortly.

In addition, the 2010 VCIA Annual Conference will again have as a highlight the announcement of ICCIE scholarships. For the third year during the General Session ICCIE will announce The Harry House Scholarship, reserved for a minority student in a college risk management program (granted by Housing Authority Insurance Group) and the VCIA Distinguished Scholar Award, to a VCIA member in honor of VCIA's tremendous financial contributions to ICCIE.

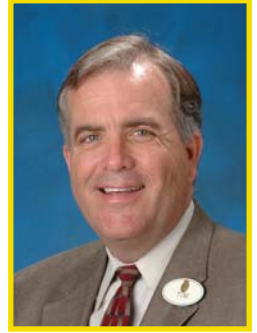
And it is all kicked off at the ICCIE Anniversary Celebration on August 9th, just prior to the VCIA conference launch, where students, faculty, board, and committee members meet with industry supporters to celebrate the success of the program and to honor recent ACI graduates. For photos documenting that event, see the ICCIE website: www.iccie.org.

For additional information contact ICCIE Executive Director Mitch Cantor at 802.651.9051 or mitch@iccie.org.

Chairman's Message

Dear Members and Friends,

Welcome to VCIA's 25th Annual Conference! As I wrap up my term as VCIA Board Chair, I reflect on the past year and the many changes we have experienced.



Tim East,
VCIA Board Chair, The
Walt Disney Company

It has been a time of change and a challenging economic environment for our members and staff of the VCIA, and our Association not only faced these challenges successfully, but advanced our mission and built a strong foundation for the future.

Change started from the first day of the new year. We needed to move quickly to find a new president of the organization and after extensive work by the search committee Richard Smith was selected as the VCIA's new president. At the same time the staff and operating committees of the VCIA managed through the economic downturn and maintained our reputation for quality and effective programs despite the challenging business environment. Last year's annual conference was very successful, and we incorporated the new use of the Davis Center to improve the educational experience. The "Road Show" presentations around the country continue to draw good attendance and interest. We sustained our efforts with Vermont's administration and general assembly to develop and pass regulatory changes that keep Vermont's captive regulations current with industry needs. Overall, a very successful year for the VCIA.

VCIA has had a long and successful history in the captive industry thanks to the dedication and support of its members. By showing the strength of the organization through member participation, we are able to clearly and persuasively articulate the voice of the industry whether in the halls of the State House in Montpelier or Washington, DC. Just as important as a strong voice, is a strong infrastructure supporting it. If we don't have a forum around which we can exchange the innovations and creative ideas that are forming among our various organizations, our industry will eventually wither. Innovation, expansion and improvements in efficiency are born by keeping the heart and soul of an industry alive.

My thanks to you all and I am looking forward to the future of the VCIA and continued success as the nation's finest place for captive insurance.

Tim East, Chair

Vermont Captive Insurance Association

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October Audio-Seminar:

IFRS - Will the Captive Community Be a Testing Ground?

~Josh Partlow, CPA, Principal, Johnson Lambert & Co.

Many in the captive community are focusing on International Financial Reporting Standards (IFRS) and U.S. GAAP convergence as an event in the distant future. However, certain events have transpired that could make the captive community a testing ground for the transition from U.S. GAAP to IFRS not in 2014 but today.

The Securities and Exchange Commission (SEC) has slowed its implementation plan in February 2010 by pulling back its previously issued "Road Map" for a more conservative "Work Plan for Global Accounting Standards." Concurrently, the International Accounting Standards Board (IASB) and the Financial Accounting Standards Board (FASB) have been working diligently on a joint project concerning the recognition and measurement of insurance contracts. Despite many differences between the IASB and FASB, a joint exposure draft (ED) is scheduled for issuance during the summer of 2010. Additionally, both groups appear committed to the issuance of a final standard in June of 2011.

A final insurance contracts standard could provide clarification to many question marks and cause more captives to consider requesting regulatory approval to file on an IFRS basis. Many Vermont domiciled captives have multi-national roots. As such, converting from U.S. GAAP to IFRS may provide substantial benefits. This seminar will provide an overview of the ED and explore the pros and cons of an early IFRS election, through the eyes of risk managers and accountants who have been and are currently responsible for guiding their companies to IFRS. We will examine the journey of our panel of IFRS pioneers, and look to learn valuable lessons from their experiences.

The transition to IFRS will affect our captive community for years to come. The question is not whether IFRS convergence will occur, but rather will the captive community step up and proactively embrace early IFRS adoption, not tomorrow but today.

VCIA Presents an important IFRS Audio-seminar!

Details are currently being finalized for this audio conference to be held in October (date tba). Look for a notice from VCIA by email and find details in advance on www.vcia.com!

About the Author:



Josh Partlow is a Principal with Johnson Lambert & Co. LLP in Burlington, Vermont. His responsibilities include providing audit, consulting services and engagement management to various property-casualty insurers including commercial insurance companies, captive insurance companies and companies registered with the SEC. He has extensive experience in the audits of publicly registered clients and has assisted clients through the process of an initial public offering and subsequent SEC Filings. Josh joined Johnson Lambert in 2002 after working in Boston. He graduated from Saint Michael's College in 1999 where he received his BS degree Magna Cum Laude. He is a member of the American Institute of Public Accountants, Vermont Society of Certified Public Accountants (VSCPA) and VCIA. In January 2010, Josh was appointed by Governor Jim Douglas to the Vermont Board of Public Accountancy.

VCIA Board Notes

The VCIA Board of Directors held its latest meeting on May 12 in Burlington, Vermont. Based on other conferences he had attended, Rich Smith informed the Board that he felt things were picking up in the captive industry, especially in Vermont. He also thanked Chair Tim East for all his great work promoting VCIA's membership ambassador program. The State was still wrapping up the department's house-keeping bill and the changes were on the way to the Governor for his signature. There is a lot of action in Washington and Jim McIntyre, our VCIA representative, will report at the annual conference. Road shows in Houston in October and Cleveland in November have been planned and we have great sponsorships for these events.

VCIA's IT consultant reported on his preliminary findings regarding updating VCIA's database and website. VCIA is looking to better integrate these systems to make member communications more seamless. VCIA's Peggy Clafin reviewed the financials with the board which approved the quarterly financial report. Upon recommendation from the finance committee, the board asked staff to investigate revising VCIA's investment policy especially in light of the economic downturn. The board also was provided an update on the planning for this summer's annual conference.

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Farewell to Pete

~ Richard Smith

It is with mixed emotions that we say goodbye to Pete Raymond, a fixture in the Vermont captive insurance industry for over 20 years announced his departure this past June as Director of Captive Insurance for the Vermont Department of Banking, Insurance, Securities & Health Care Administration (BISHCA).

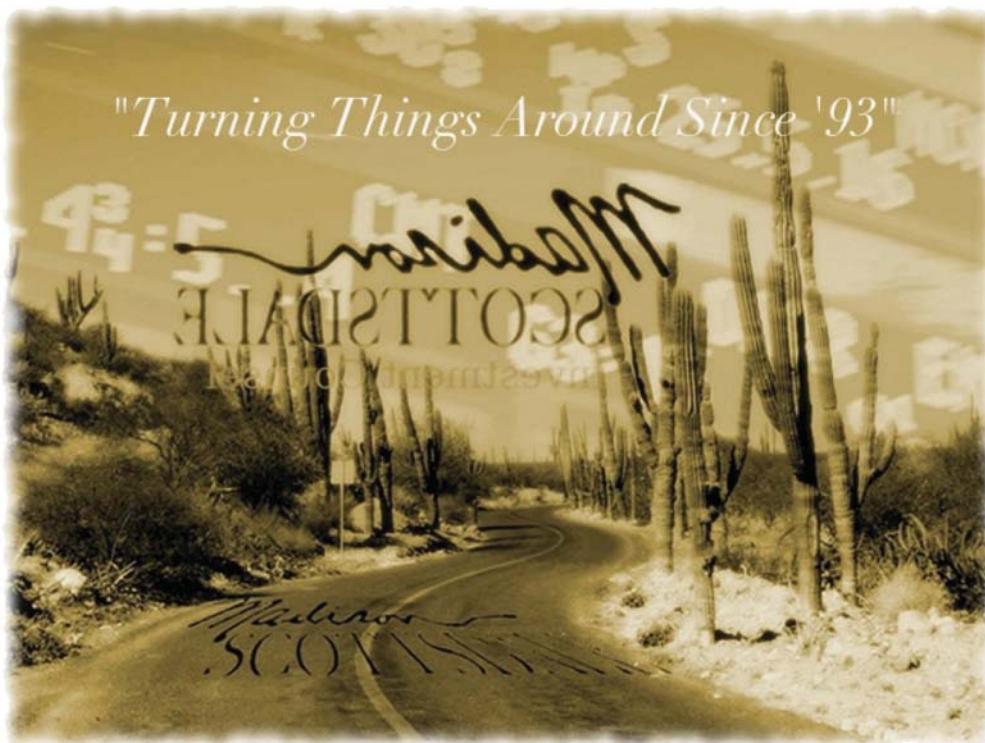
Pete is not only a tremendous professional who provided leadership and guidance to the industry, but a friend to all of us as well. His low-key, dry sense of humor punctuated many a presentation for VCIA over the years; and his knowledge and approachability made him a key asset to Vermont for 22 years. Pete epitomizes the laconic Vermonter of a new generation – he is both a master carpenter and a connoisseur of red wine (well, maybe he just likes to drink them). Also, many people think that with his new job, he'll be moving to Florida, but Pete would miss snowshoeing too much in the winter, so lucky for him the job doesn't require him to move south. As a matter of fact, Pete is one of few people still left in this world that still skis in jeans!

The good news is that Sandy Bigglestone, who many of you know, will replace Pete at the department. Sandy is a 13 year Veteran of the department and highlights the tremendous amount of talent and longevity in Vermont's leadership. Pete will be missed, but he

helped develop and shape what is still the most experienced and knowledgeable regulatory team anywhere.

So for all of us at VCIA and the Vermont captive insurance industry, we say goodbye to Pete and wish him good luck in his new endeavors. We will surely miss you, but are glad you are still just right around the corner!

Dynamic trio:
VCIA wishes Pete Raymond (far right) the very best as he moves on to a new position outside of the captive industry. He is seen here with David Provost and Sandy Bigglestone.



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