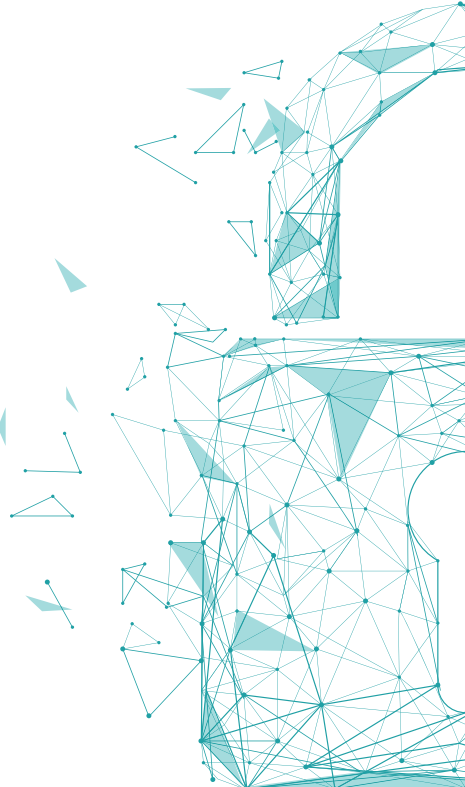


# In Good Company

Governance, Security, Heritage, Transparency



HANSARD  
WORLDWIDE



# Layers of Governance



**HANSARD GLOBAL PLC**, the parent company of the Hansard Group, is listed on the London Stock Exchange and is bound by admission and disclosure standards, as well as principles and provisions associated with the good governance of the company.

- The Group remains well capitalised to meet the requirements of regulators, contract holders, intermediaries and other stakeholders.  
Following the implementation of risk based capital regulations in the Isle of Man, total Group Free Assets in excess of the Solvency Capital Requirements of our insurance subsidiaries were £90.5m, as at 30 Jun 2018 (237%).
- As a FTSE-listed company, Hansard Global plc publishes details of its results and performance to the market (hansard.com/investors) enabling you and your clients to review the Group's financial stability and performance. PricewaterhouseCoopers (PwC) annually audits the Group.



Being part of the Hansard Group, and reinsured by **HANSARD INTERNATIONAL**, means your Hansard Worldwide clients are protected by mandatory measures from Group regulators, providing additional layers of protection to you and your clients.

- Hansard International is authorised by the Isle of Man Financial Services Authority ("IOMFSA") under the provisions of the Insurance Act 2008. The IOMFSA is responsible for the regulation and supervision of the banking, investment and insurance sectors of the Isle of Man.
- As a regulated insurer, all Hansard contract holders are protected by multiple layers of mandatory requirements such as segregation of assets, strict audit and reporting responsibilities, in addition to Hansard having to maintain solvency margins and hold surplus assets.
- Hansard International is required, by The Insurance Act 2008, to 'ring-fence' 100% of all contract holder monies, meaning that contract holder funds are held on a segregated basis from its own company funds at any given time. This ensures that any liabilities to contract holders will take priority over requests from elsewhere, e.g. liquidators, in the unlikely event that the company faced financial difficulties.



**HANSARD WORLDWIDE** is regulated by the Insurance Commission of the Bahamas (ICB). The ICB is a member of a number of local and global organisations that exist to improve, monitor and uphold high standards of governance in the insurance industry, including;

- The International Association of Insurance Supervisors (IAIS), which consists of members from over 200 jurisdictions, constituting 97% of the world's insurance premiums\*.
- The Group of Offshore Insurance Supervisors (GIICS).
- The Caribbean Association of Insurance Supervisors (CAIR).

In addition, the ICB is subject to independent assessments by the Caribbean Financial Actions Task Force and the International Monetary Fund (IMF), and also demonstrates full commitment to Common Reporting Standards (CRS).

\*www.iaisweb.org

**When you recommend Hansard Worldwide Limited (Hansard Worldwide) to your clients, you are choosing a company that is part of a London Stock-Exchange listed financial services group, with over 30 years' experience, that is recognised for its market-leading levels of service and award-winning online technology.**

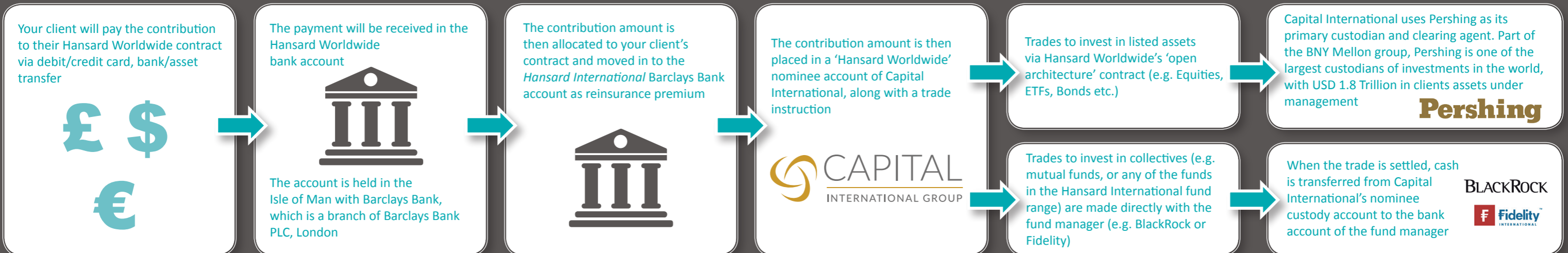
Central to this relationship is a reinsurance arrangement between Hansard Worldwide and Hansard International Limited, which is based at the Groups' headquarters on the Isle of Man.

The arrangement ensures that Hansard Worldwide contract holders benefit from the Groups' insurance, administration and technological expertise.

The reinsurance agreement also commits Hansard International to underwrite 100% of the liabilities that Hansard Worldwide has to its contract holders.



## YOUR CLIENT'S INVESTMENT JOURNEY





**HANSARD**  
WORLDWIDE

**Hansard Worldwide Limited**

Incorporated in The Bahamas (no. 200975B) and authorised by the Insurance Commission of The Bahamas.

**Email:** [global.support@hansard.com](mailto:global.support@hansard.com) **Telephone:** +1 242 397 2120. **Website:** [hansard.com/worldwide](http://hansard.com/worldwide)

**Administration Centre for Correspondence:** Harbour Court, Lord Street, Box 192, Douglas, Isle of Man, IM99 1QL, British Isles.

Registered Office: Sassoon House, Shirley St & Victoria Avenue, PO Box SS-5383, Nassau, Bahamas.