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Captives are insurers too, says SIIA

Captives should not be treated differently to other insurers when participating in the Terrorism Risk Insurance Program (TRIP), according to the Self Insurance Institute of America (SIIA).

SIIA argued that captive arrangements provide a valuable risk transfer mechanism within the current terrorism risk lines of insurance.

The comments from SIIA were on behalf of its members to the US Treasury in response to proposed rules about whether to apply the Terrorism Risk Insurance Act to self-insurance arrangements, including captive insurance companies.

Passage of the TRIP Reauthorization Act last year prompted the rulemaking.

TRIP is designed to allow for terrorism coverage similar to other insured peril, and provides compensation for insured losses resulting from a certified act of terrorism.

SIIA explained that captive insurance arrangements are being used to fill gaps in an insured's risk programme.

They are complex and come in many forms based on the risk, company, or pool structure, said SIIA.

Because of this, a one-size-fits-all approach for all insurance entities under TRIP does not often work for the complexities that can be attributed to a captive owner or its risk.

SIIA argued in its comments: "Applying different criteria to qualify for reimbursement penalises those public and private entities seeking insurance coverage through a captive because of these various limitations in the commercial market."

Previously, the Treasury has advised that state-licensed captive insurers may participate in TRIP by virtue of their status as licensed entities, but has so far not issued any concrete rules.

Willis Towers Watson expands its captive platform in Europe

Willis Towers Watson is set to offer its captive management services in Switzerland.

The expansion came after the company received confirmation of its authorisation from the Swiss Financial Markets Supervisory Authority that it could begin offering insurance management services in the country.

The expansion is part of the company's strategy to offer multinational corporations across Europe, Australasia, Latin America and North America an option for placing risk in a captive insurance domicile. The expansion also adds to Willis Towers Watson's European presence in Gibraltar, Ireland, Luxembourg and Malta.

"Switzerland offers many attractive benefits to the discerning corporate client, including its Solvency II equivalence, high-quality regulation with specific captive reinsurer registration, established double tax treaties and multilingual capabilities," commented Nigel Goodlad, managing director for Europe in the global captive practice at Willis Towers Watson.

PivotPoint partners with Marsh

Marsh will integrate PivotPoint's cyber value-at-risk analytics solution, CyVaR, into risk advisory services for its clients in the US, the companies have revealed.

CyVaR enables enterprises to assess the business impact of cyber threats in financial terms.

Thomas Fuhrman, managing director of the cyber security consulting practice at Marsh, commented: "PivotPoint Risk Analytics is helping drive the industry forward by pioneering cyber value-at-risk analytics, which we can now integrate into our range of cyber-related services."

Capstone receives captive manager approval in Texas

Capstone Associated Services has been approved as a captive manager by the Texas Department of Insurance.

Texas is the eighth domicile in which Capstone has been licensed as a captive manager.

It follows the state's moves to become friendlier to captive insurance business, particularly by allowing captive insurers to pool their risk with other captives for the first time in 2015.

Stewart Feldman, CEO and general counsel at Capstone, commented: "With the recent favourable state legislative changes, the captive insurance landscape in Texas is changing. Texas is now advancing as an acceptable domicile for the mid market."

"Texas has not traditionally been a recognised captive domicile. Only in 2013 did Texas enact any captive legislation. As a result, Texas has a mere 29 licensed captives, with most captives affiliated with large companies, like AT&T."

Texas began allowing captives to pool risk last year while letting them gain credit for reinsurance to an affiliate.

Its original pure captive legislation was passed in 2013.

Feldman added: "With its new enabling legislation recently extending to mid-market clients, Texas can now offer a credible alternative to more traditional domestic jurisdictions."

South Carolina hits 300 captives

The South Carolina Department of Insurance (SCDOI) has licensed its 300th captive insurer.

Velocity Insurance Company is a risk retention group owned by various subsidiaries of Roadrunner Transportation Systems, located in Cudahy, Wisconsin.

The captive was formed to provide automobile liability coverage to the Roadrunner companies and will be managed by USA Risk Group.

Jay Branum, director of captives at the SCDOI, commented: "We are pleased to welcome Roadrunner to the growing list of impressive companies that have chosen to make South Carolina their captive home."

"Captives provide substantial advantages to owners who want to take their risk management and risk financing programmes to a higher level of sophistication and control."

Data protection fines top risk for TMT sector, finds Willis Towers Watson

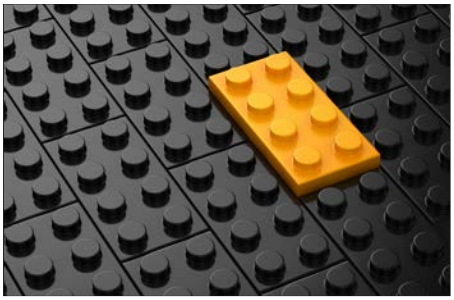
Regulatory fines and penalties arising from data protection breaches are the biggest issue for executives in the technology, media and telecommunications (TMT) sector, according to Willis Towers Watson research.

The new Willis Towers Watson TMT Risk Index 2016 revealed the top three risks to be data protection fines and penalties, intellectual property and patent infringement, and competition law scrutiny.

Sara Benolken, head of TMT global industry at Willis Towers Watson, said: "While a fine from a data breach is perceived to be a top priority across the global TMT industry, the top three risks indicate that regulatory change and legal risk are foremost on senior management's risk radar."

The focus on data protection and potential liabilities is in line with a global trend for stricter privacy laws and tighter enforcement, according to Willis Towers Watson.

The General Data Protection Regulation, recently approved in the EU, significantly strengthens the penalties for data breaches



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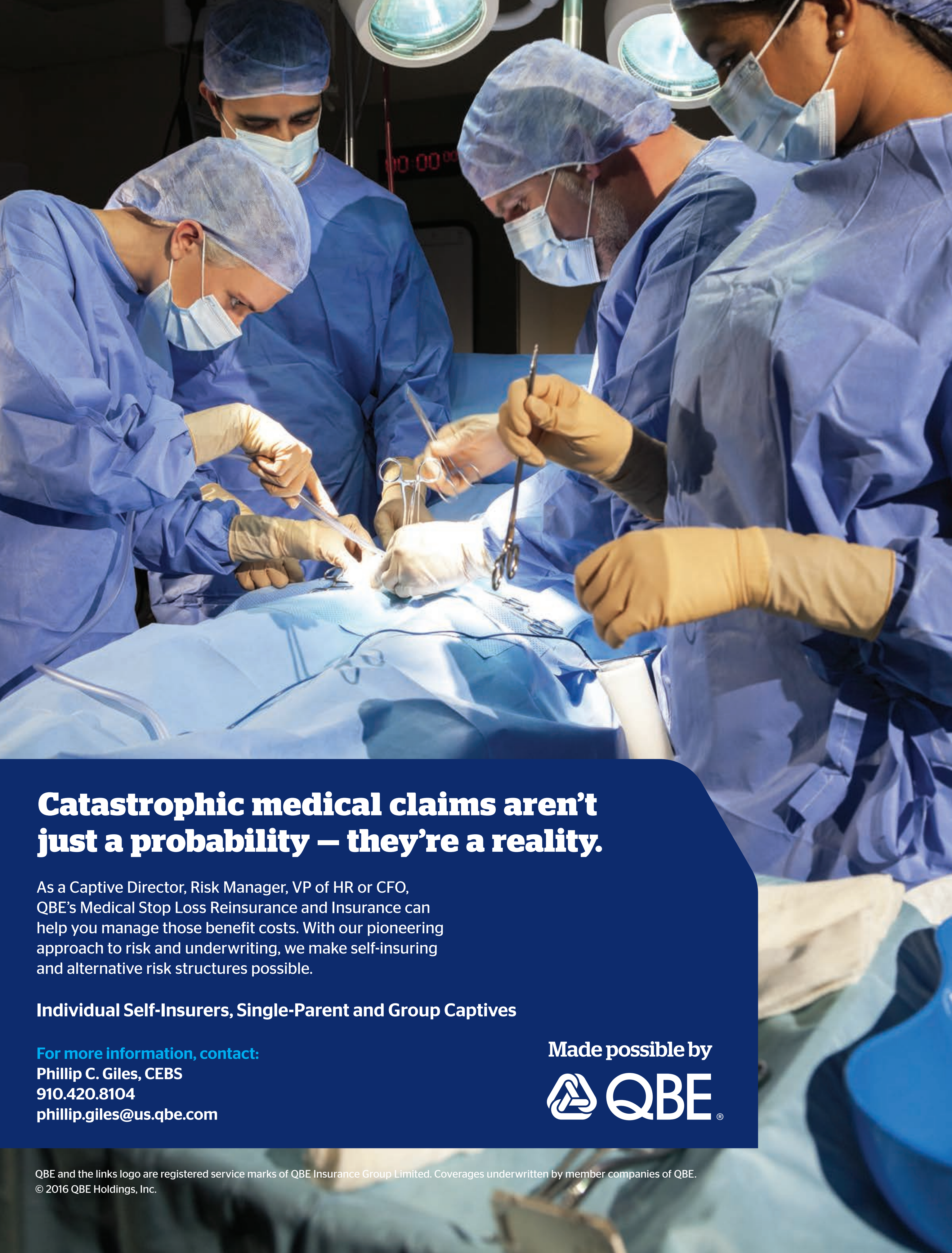
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and makes it easier for individuals to bring claims, highlighting that companies need to keep up with new regulatory requirements.

Benolken said: "While it is understandable that regulatory change and legal risk are front of mind, none of the identified risks ranking lower down the scale should be ignored, given their potential to either harm or grow a business."

Meanwhile, the threat of a cyber attack did not make it into the top three risks for TMT as a whole, but it did rank number one for the technology sector.

Willis Towers Watson suggested that companies should not overlook the fact that cyber vulnerabilities can exacerbate other risks such as those leading to data protection fines and penalties. Its index found that digitalisation and technological advances are the most likely mega trends to affect TMT over the next 10 years.

R&Q Investment completes novation from Cayman Islands captive

Randall & Quilter Investment Holdings has completed the novation of liabilities for policy years 2003 to 2011 from Westland Insurance Company, a captive domiciled in the Cayman Islands.

The novation from Westland Insurance Company was to R&Q Quest, an R&Q-owned segregated account company in Bermuda.

The Cayman captive provided workers' compensation, general liability, auto liability and auto physical damage cover to its members through reinsurance starting 1 September 2003, and fronted by the Travelers Indemnity Company.

Ken Randall, chairman and CEO of R&Q, commented: "We are pleased to complete another novation, which continues to demonstrate our market leading position in providing captive exit solutions. It is one of several recent transactions that we have executed in Cayman, one of the world's premier captive domiciles."

R&Q completed a similar novation with Golden Rule in December last year.

A.M. Best revises BP captive ratings

A.M. Best has revised the issuer credit rating outlook of Jupiter Insurance, a captive of BP, from positive to stable, and has affirmed the financial strength rating of "A (Excellent)".

According to A.M. Best, the issuer credit rating outlook has been revised to stable because an upgrade to the rating is considered unlikely in the short term, due to difficult market conditions in the energy sector.

The ratings reflect Jupiter's "excellent" risk-adjusted capitalisation and strong earnings track record, said A.M. Best.

An offsetting rating factor is the captive's high net underwriting limits, as well as its concentrated investment portfolio.

The captive's underwritten risks consist largely of offshore and onshore property and business interruption cover. It also provides reinsurance to its sister captive, Saturn Insurance.

Premier Michael Dunkley to open Bermuda Captive Conference

Bermuda Premier Michael Dunkley will open this year's Bermuda Captive Conference on 13 June.

The Premier will reveal this year's inductees to the Bermuda Captive Hall of Fame, an honour awarded to companies that have committed at least 25 years to the island's market. The event is being held at the Fairmont Southampton Resort and is expecting to host more than 700 delegates.

Bermuda Business Development Agency CEO Ross Webber said: "This year's conference


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promises to be bigger and better than ever, and I'm looking forward to joining colleagues and highlighting Bermuda's value for delegates from a jurisdictional point of view."

Webber added: "We are in an era of increasing global regulatory pressure and politicised or misinformed beliefs about offshore financial centres, yet Bermuda's top-tier reputation and high levels of regulatory compliance serve to differentiate our market. Raising awareness is key."

Other conference speakers will include the Bermuda Monetary Authority's Craig Swan, XL Insurance's Patrick Tannock, and Alan Gier, global director of risk management and insurance at General Motors.

'A' rating for AEGIS Healthcare RRG

Demotech has assigned the financial stability rating of "A (Exceptional)" to AEGIS Healthcare RRG.

AEGIS Healthcare still received its "A" rating despite suffering a net loss of $311,128 on a net earned premium of $880,336 last year.

According to Demotech, this level of financial stability rating is assigned based on policyholders, liquidity of invested assets, an acceptable level of financial leverage, reasonable loss and loss adjustment expense reserves, and realistic pricing.

Clyde & Co opens sixth US office

Clyde & Co has opened its sixth US office through the acquisition of the entire team of Thornton Davis Fein, a Miami litigation firm. The deal is expected to close by 1 July.

Thornton Davis Fein specialises in handling complex litigation and trials for insurers. It has particular strength in product liability and construction, as well as in the traditional Clyde & Co industry sectors of aviation, insurance and marine.

The firm comprises five equity partners and 35 other lawyers and staff, all of whom will be joining Clyde & Co.

In addition to the joining team, Clyde & Co partner Ricardo Lewandowski will also relocate from London to launch a Latin American liaison service in Miami.

According to Clyde & Co, a Miami presence will enhance its national footprint in the US and strengthen its Latin American practices.

Senior partner Barry Davis, who led negotiations for Thornton Davis Fein, commented: "With our shared approach to sectors and its commitment to building a sizeable US presence, joining Clyde & Co has been a very natural decision. We now have huge potential to further expand in Florida and to play a part in Clyde & Co's US growth story."

Michael Knoerzer, a member of Clyde & Co's US management board, added: "Our ability to expand into Miami with an experienced team of trial, coverage and litigation counsel as strong as that at Thornton Davis Fein will be of great value to our clients."

'A+' rating for Nestlé captive

A.M. Best has affirmed the financial strength rating of "A+ (Superior)" and the issuer credit rating of "aa" of Nestlé captive Intercona Re.

The ratings reflect Intercona's importance to Nestlé and its high level of integration within the group's risk management function.

The captive benefits from Nestlé's financial strength and is a key part of its parent's overall risk management framework, assisting with the mitigation of risk exposures and loss prevention, according to A.M. Best.

The captive insurer has maintained strong underwriting performance despite incurring a number of large losses in recent years, as demonstrated by its five-year average combined ratio of 81 percent.

Intercona's operating performance continues to be tempered by volatile investment results owing to the effect of exchange rate fluctuations and adverse movements in the global financial markets.

CICA to host analytics webinar

The Captive Insurance Companies Association (CICA) will host a new webinar on how captives can harness analytics to make better risk management decisions.

The webinar, Bolstering Your Captive's Value Through Analytics, is scheduled for 29 June at 12:00pm (EDT).

Presenters will cover how analytics, combined with actuarial analysis, are enabling captive insurance company owners to make better decisions and take a more comprehensive approach to risk assessment.

Patricia Dillon Villarreal, director global risk finance and insurance at Starwood Hotel & Resorts Worldwide, as well as Clare Whitlam, managing director at Marsh Risk & Insurance Services, will participate in the webinar.

Dennis Harwick, president of CICA, said: "Complex mathematical equations and actuarial models are a long-established part of captive insurance and risk management."

"Our presenters will share insights on how adding analytics is changing and broadening decision making to help captives add value in news ways."

Husbands to receive Fred Reiss award

Jill Husbands, chairman and managing director of Marsh IAS management services, has received the first Fred Reiss Lifetime Achievement Award.

Husbands has held various positions at Marsh and is chair of the board of governors of the Bermuda College.

The award, which will be presented at this month's Bermuda Captive Conference, is named in honour of Fred Reiss, a pioneering Ohio engineer who conceived the idea of self-insurance, by which corporations could manage their own risks through a dedicated subsidiary.

Bermuda Captive Conference chair David Gibbons commented: "Jill Husbands is an incredibly deserving recipient of this first-time award to mark Fred Reiss's legacy. Her contribution to this conference, our industry, and Bermuda as a whole has been invaluable and, like Reiss himself, she is a remarkable professional who has set an example for all of us in this industry."

Pool Re to develop terrorism risk model

Pool Re, Cranfield University and Guy Carpenter are developing the UK's first terrorism risk model to include the potential impact of a chemical, biological, radiological or nuclear (CBRN) attack.

Julian Enoizi, chief executive of Pool Re, explained: "Major strands of our modernisation programme have been concerned with the introduction of more risk reflective pricing and an improved understanding of the exposures faced by both the insurance community and the broader UK business community in the face of a changing terrorism threat."

"This important partnership will develop a risk model that helps us in both of these areas."

Nick Frankland, CEO of Europe Middle East and Africa operations at Guy Carpenter, added: "We are delighted to be recognised as the natural partner in the development of such a ground-breaking model with Pool Re and Cranfield University."

Enormous potential

Africa is seeing a significant demand for reinsurance because of increasing terrorism risks, investments in oil and gas, and mega social infrastructure projects underway across the continent. Ciarán Healy of Willis Towers Watson explains

Where do African businesses turn to for traditional risk coverage? Are they big captive users, and why?

The majority of African businesses use local markets for their risk coverage, which in turn reinsure significant portions of the risk in the international markets. This has traditionally been the approach for the vast majority of African businesses.

Although there are a number of African businesses with captives, the ratio of captives owned by African businesses is generally much lower than global averages. In many cases, the African businesses that do have captives, also have material levels of risk outside the continent, which helps drive the captive agenda.

There are a number of reasons for this. In some jurisdictions, local regulations that require risk to be placed and reinsured locally means that it can be difficult to export material levels of risk outside the country, and therefore diminishes the feasibility of captive strategies. In addition to this, there has historically been a perception that African risk management practices for not being as mature as their European and US counterparts, which did not lend themselves to more sophisticated strategies such as captive utilisation.

However, there are encouraging signs to suggest that captives will be much more common across the continent in the coming years.

Many African insurance regulators are now moving to adopt International Association of Insurance Supervisors (IAIS) guidelines, facilitating a more global approach to insurance markets.

With a maturing approach to risk management prevalent across the continent, more and more focus is now being placed on alternative approaches such as captive insurance.

There is also a growing appetite for African organisations to implement international best practices in risk management, including more sophisticated and evolved strategies, and captive utilisation is very much central to this.

Adding these factors to the further development of Mauritius as a captive domicile and the levels of economic growth and development predicted for the continent, the potential for African captive usage in the short term is enormous.

Willis Towers Watson is already actively assisting a number of African businesses with captive investigations and development and this is a trend we expect to increase in the coming months and years.

What about foreign businesses with risk needs in Africa? Does the continent present any unusual or difficult-to-place risks that require an alternative risk transfer solution?

A challenge for many foreign businesses with risks in Africa is the local regulatory environment. In certain African jurisdictions, insurance is required to be placed locally and movement of premium or claims funds can be fraught with difficulty due to local withholding requirements.

This can prove challenging to those multinationals who aim to have streamlined and centrally controlled global programmes.

Political and terrorism risks in certain parts of Africa can also introduce a different risk profile for some organisations, which in some cases can be difficult to secure adequate or appropriate coverage for locally.

However, notwithstanding this, the general risk profile across the continent is converging with more mature economies and the depth and quality of coverage available is ever improving.

In terms of reinsurance, does Willis Towers Watson see significant demand in Africa? If so, from which sectors and for what kinds of risks?

Yes, there is significant demand for reinsurance in Africa. This demand for reinsurance is increasing because of the growing terrorism risks, investments in oil and gas and mega social infrastructure projects underway across many parts of the continent.

Local reinsurance markets cannot keep pace with the economic development across the continent, resulting in insufficient capacity for larger risks, which in turn retrocede the larger or more complex risks to the international markets.

The South African market is able to retain higher levels of risks than the other African markets: today South Africa still represents about 90 percent of the insurance premiums collected in Africa as a whole.

What is the investment landscape like in Africa?

The current investment trends vary from one country to another based on their economic dynamics. There has been significant reduction in foreign direct investments in regions reliant on commodities due to falling prices.

The collateral effects of this situation strongly impact secondary support services resulting in reduced economic growth in certain African countries.

By contrast, African countries whose national economies are more diversified and focussed on sustainability continue to attract investment and have some of the highest forecast gross domestic product growth globally.

In an era of depressed investment returns globally, there is renewed interest in parts of the continent as new and attractive investment opportunities emerge, for example, in areas of infrastructure including roads, seaports, railways, power generation and airports, where public-private partnerships are encouraged.

In order to achieve increased yields, some of the larger global banks and insurers have begun exploring such investment options. There are also investment opportunities in the retail sector—manufacturing and distribution of consumer goods such as food, cars and pharmaceuticals—to supply the needs of the new rising African middle-class.

These trends are resulting in a more buoyant investment landscape generally across certain parts of the continent. CIT

“The potential for African captive usage in the short term is enormous. Willis Towers Watson is already actively assisting a number of African businesses with captive investigations”

Ciarán Healy , Director of consulting, Willis Towers Watson Global Captive Practice

Risk up an ILS treat

The UK wants a slice of the ILS pie, but it's going to need a bigger fork if it's going to compete with the more established domiciles

The UK government is working with the insurance industry to turn London into a global hub for insurance-linked securities (ILS), but much work remains to be done.

A report, published in 2014 by the London Market Group, an insurance trade body, said that London would need to adapt because alternative risk transfer was unlikely to be a "temporary phenomenon".

Currently, special purpose vehicles (SPVs) and protected cell companies (PCCs), two structures that are key components to an ILS marketplace, are not feasible in the UK, requiring the enactment of primary legislation.

UK chancellor George Osborne confirmed in 2015 that the government is working with the insurance industry and regulators to develop competitive tax and corporate structures to allow ILS deals to be conducted in the UK.

On 1 March of this year, a consultation on a new regulatory framework was issued. It outlined the benefits that ILS business would bring to the UK as well as what the framework would look like once implemented. In the consultation, the government suggested that, with the right framework, "London can make a major contribution to the … growth and development of ILS business".

Any proposed framework would need to meet the requirements of the Solvency II directive and recognise ILS cover provided by SPVs as a risk mitigation technique available to insurance reinsurance firms, the consultation added.

The government consultation explained: "[The Solvency II SPV framework] is designed to ensure the prudent authorisation and supervision of SPVs used for insurance purposes and we believe that this framework can be applied in a way which meets the needs of market participants and delivers a trusted framework within which the market can operate."

The new legislation, if it gets the go-ahead, has the potential to benefit all participants in the insurance market, including those with captives overseas.

According to Andrew Holderness, a partner at the law firm Clyde & Co the UK ILS marketplace will provide easier access to the capital markets. He says: "It will allow [the industry] to operate within a jurisdiction with tried and tested and robust legal and regulatory regimes, and which has a very deep talent pool of expertise."

To some captive insurance companies, however, it may be suitable and attractive to diversify their risk cover to some of their natural catastrophe risks by means of an ILS option. Ilka McHugh, director insurance solutions at Eurobase International, explains: "In this case it could be an advantage to be able to set up the SPV in the London market and let the captive benefit from the capital provided."

If the proposed changes to the UK legislation are accepted, what would London need to offer to be a successful ILS hub? Paul Traynor, pensions and insurance segments leader at BNY Mellon, suggests a favourable tax treatment would be the one of the necessary ingredients to make London successful.

Traynor says: "Tax incentives for SPVs to locate in London to match those that are offered by offshore centres such as Bermuda and Guernsey."

He also believes that the city would need a highly proactive regulator, have a close relationship with market players, understand the structures and approve new vehicles quickly.

One way to achieve this, according to Traynor, would be for the Prudential Regulation Authority (PRA) to set up a dedicated unit focused on making London a successful ILS hub.

He says: "The PRA should be as proactive as the other European ILS regulators if it wants to be successful; a slow and costly approval process can make execution dramatically less efficient."

With jurisdictions such as Bermuda, Dublin and Guernsey already offering attractive ILS business, is there a market need for London to become an ILS hub? McHugh predicts that as global investment in ILS gradually increases, the additional insurance and reinsurance capacity opened up will allow companies to broaden what they are able to offer to the market.

McHugh says: "Becoming an ILS hub will provide London with continued recognition and credibility as a financial centre. As the market currently stands, only around 10 percent of the ILS transactions globally are done through London, which obviously means a loss of income with associated impacts to the financial hub of London."

She adds that it would increase the attractiveness of London to local and global investors, while having the potential to lead to more jobs, increased tax income and improved credibility for London as a financial hub.

London must also leverage its expertise within specialty markets and position itself within Europe to offer the ILS market something different, says Traynor.

While London becoming an ILS hub could be positive for the UK economy, the government needs to decide what the UK can offer to make it stand out from the other global leaders in the marketplace.

Holderness explains that the consultation revealed key features that will be needed to attract ILS business to the UK, in three crucial areas. The first of the three areas, Holderness explains, is the ability to set up a new ILS vehicle in a timescale that will make the UK competitive with other domiciles.

Secondly, proposals to amend UK company and insolvency laws to allow for the creation of protected cell companies for use in an ILS deal. The final hurdle, he believes, is making the UK tax regime more attractive to international ILS investors. He stresses it will be necessary to design a tax treatment similar to that provided in other competing jurisdictions.

A report by BNY Mellon, released in April, suggested that if London were to turn itself into an ILS market, it would be "perfectly positioned" to become the global centre for cyber risk insurance. The report explained that the new data protection rules being implemented in the EU are expected to further drive up demand for cyber liability cover, which ILS could be used to fund.

Traynor explains, however, that the UK could see some obstacles along the way that would prevent London from being able to cater for cyber risk insurance.

He believes that further innovation within the market is needed so that new risks, such as cyber terrorism, can be accurately measured, modelled and securitised in the future.

Issuing costs are a major impediment to developing London as an ILS market, says Traynor. He says that if London can go down the PCC route, meaning allowing the creation of a single master company, ILS issuers will be able to segregate issuance, which would be a huge advantage for all issuers and sponsors.

He also recommends an ecosystem within the ILS market to support the transactions and stresses that knowledge and expertise are "essential", in addition to PCC legislation.

If the new proposed legislation and low taxes are attractive enough, compared to the leading jurisdictions, McHugh believes that increased talent and experience will follow, creating a more attractive environment for further ILS business to come to London.

Aside from cyber, Traynor believes that London has the potential to also attract emerging risks such as pandemic, natural catastrophe, pension fund longevity, motor, aviation, and energy and marine liability.

He explains: "Although further work is needed in aggregating and modelling the risk, the capital markets are the logical place for catastrophic emerging risks. London as an ILS hub should be a catalyst for this innovation." **CIT**

Comings and goings at, Capstone Cyanotech and the Puerto Rico Captive Insurance Association

Kenneth Kotch, principal and captive insurance practice leader at Ryan, has accepted a board nomination to become a chartered member of the Puerto Rico Captive Insurance Association.

After Puerto Rico's recent expansion into the US captive insurance market, the association will provide two-way communication and resources between the US captive insurance industry and Puerto Rico's Department of Insurance.

This year will mark the first year that Puerto Rico has chartered such an association. Of the five chartered members, Kotch will serve as the only non-island representative on the board.

Brint Ryan, chairman and CEO of Ryan, commented: "We are honoured to have Kenneth Kotch serve on the board of the Puerto Rico Captive Insurance Association to support our ability to deliver greater client value and results."

The Physician Insurers Association of America (PIAA) has appointed The Doctors Company chairman and CEO Richard Anderson as chair of its board of directors.

The appointment was made during the PIAA Medical Liability Conference in Washington DC on 13 May.

Previous chair Gloria Everett, president and CEO of The Mutual RRG, said: "I'm happy to be passing the reins over to Richard Anderson. He brings a wealth of knowledge and experience to this position, and the association will be in good hands under his watch."

Capstone Associated has named Paula Little as a new member to its captive management team.

Little is the liaison on federal and state tax-related matters with the tax and corporate lawyers at The Feldman Law Firm LLP.

Little, who brings 25 years of tax experience to the role, will work on a project with lawyers at Capstone's affiliated law firm to address necessary changes in the 2017 captive ownership structures in connection with the Protecting Americans from Tax Hikes (PATH) Act of 2015.

Steve Cohen, the head of The Feldman Law Firm's tax department, said: "With the addition of Paula Little, Capstone is bringing added talent to its deep bench, drawing on our law firm's resources in identifying and resolving tax, corporate, and regulatory issues."

David Mulder, chairman of the board and president of Hawaiian captive insurance company FreSeguro, has been named a director of Cyanotech Corporation.

Mulder will replace Ralph Carlton, who has resigned from the role at Cyanotech, which develops microalgae technology. Michael Davis, chairman of Cyanotech's board, said: "With his broad and varied experience and expertise, David Mulder joins our board at an opportune time as we continue to ramp up Cyanotech's strategic focus on our own branded products." CIT

Have an appointment we should cover? Let us know via: beckybutcher@blackknightmedialtd.com

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