

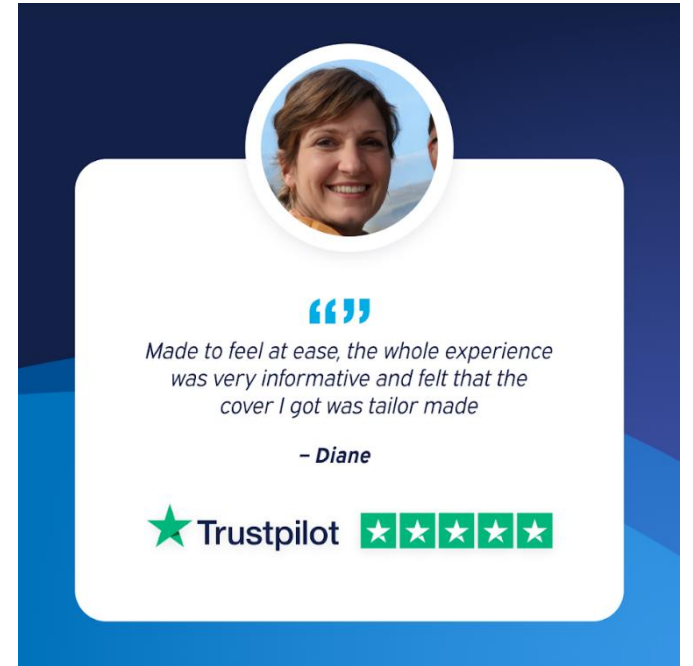
The overlooked  
Protection Gaps

Caspian Insurance



# Caspian Insurance – who we are

- Specialist Protection & Insurance broker
- FCA Directly authorised & regulated
- Award winning protection specialist
- Omni Protect Endorsed Protection Referral Partner
- 97% of our customers rate us as excellent on Trustpilot – over 10,000 5-star reviews



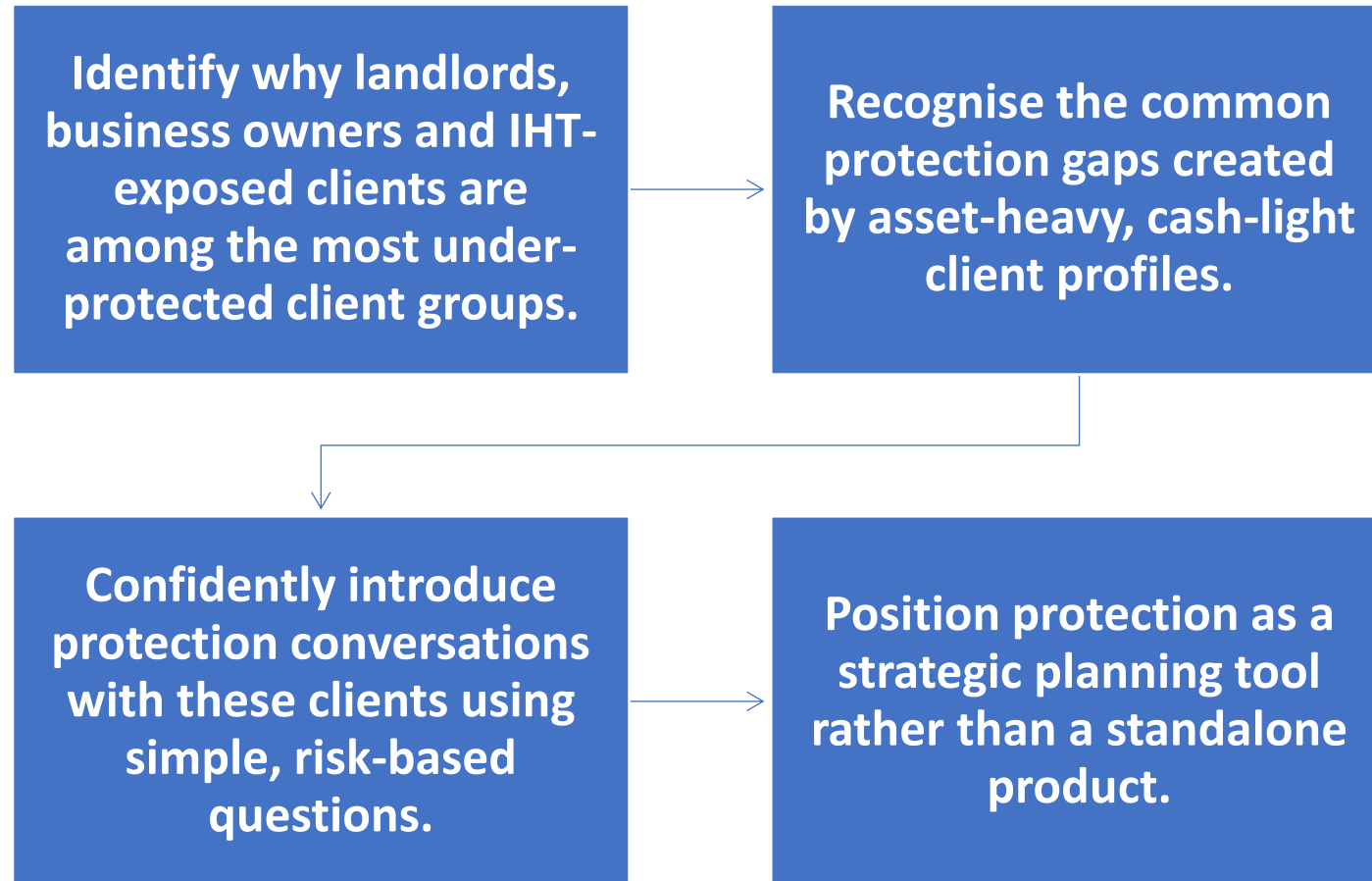
**Caspian Insurance**

Reviews 7,920 • Excellent



✓ VERIFIED COMPANY

# Learning Objectives



# Landlords



# Landlords – The illusion of security

Average borrowing in Portfolios in 68%

How do we analyse attitude to risk?

Property is slow, illiquid and value-sensitive

Debt + Illness/Death = forced decisions

# Protection Planning for Landlords



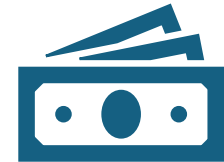
Protecting the asset  
value in the Portfolio



Mitigate potential IHT  
Liability



Succession Planning



Offsetting premiums  
as a business expense

# Protect the Asset

Equity Pot

Risk Pot

Protection Pot

Business Owners



# Prioritising advice

Small  
businesses?

Companies with  
tight profit  
margins?

Cash-rich  
businesses with  
Net Profit margins  
above 20%?

Family  
businesses?

Start-up  
businesses?

# Advice flowchart

1-2 Person Ltd Company	Small SME 4-15 Employees	Medium SME 16-70 Employees	Large SME 70+ Employees
Relevant Life	Keyperson	Shareholder	Shareholder
Exec IP	Shareholder	Keyperson	Group Life/IP
Personal CIC	Relevant Life & Exec IP	Relevant Life & Exec IP	Keyperson

# Business Owners: When they stop, everything stops

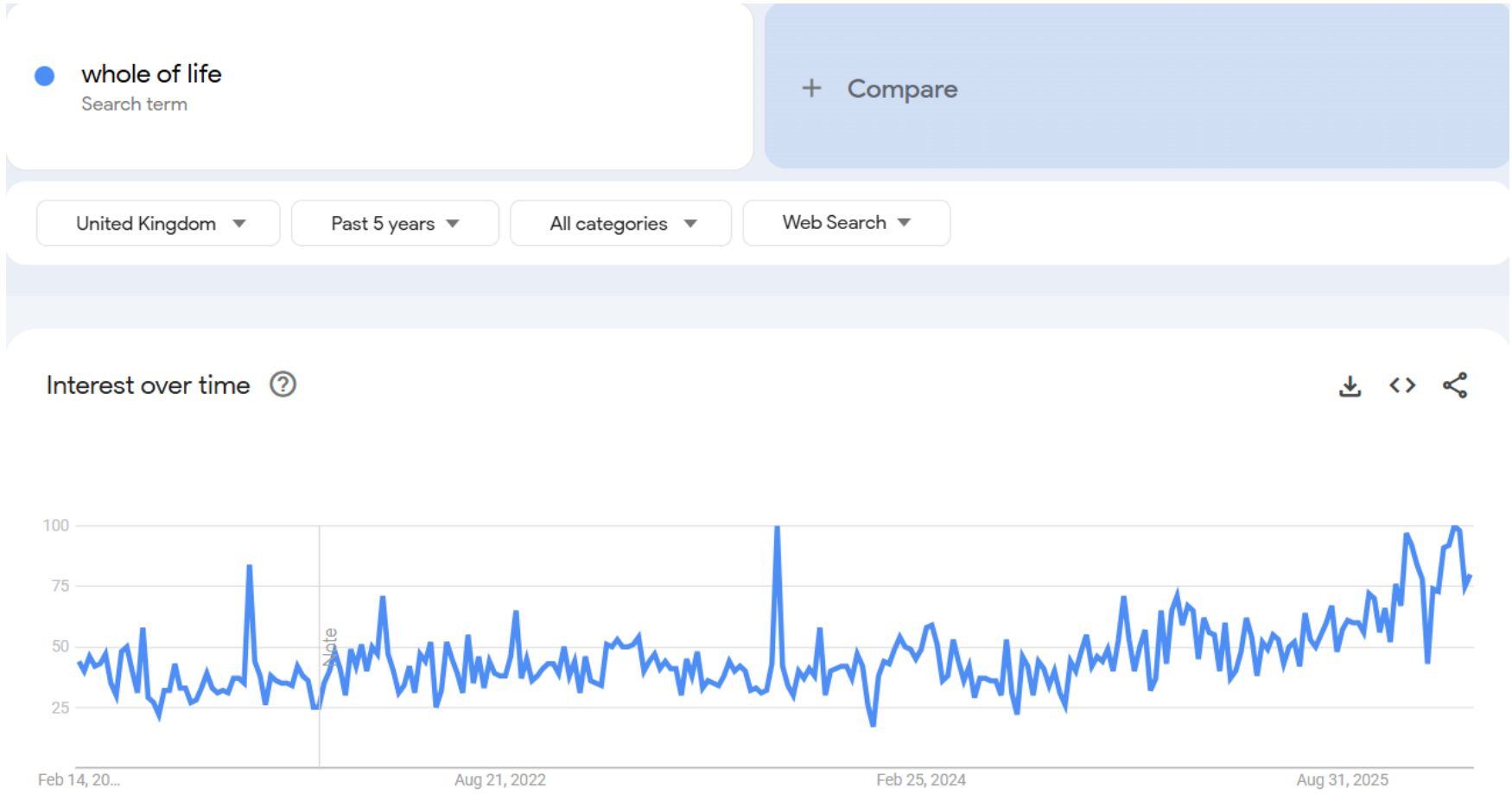
Business Owner Profile	£120k income (salary + dividends)
12 staff	£1.2m Turnover
£750k Mortgage	No Protection

**Month 4 of serious illness**  
**Where does the money come from?**

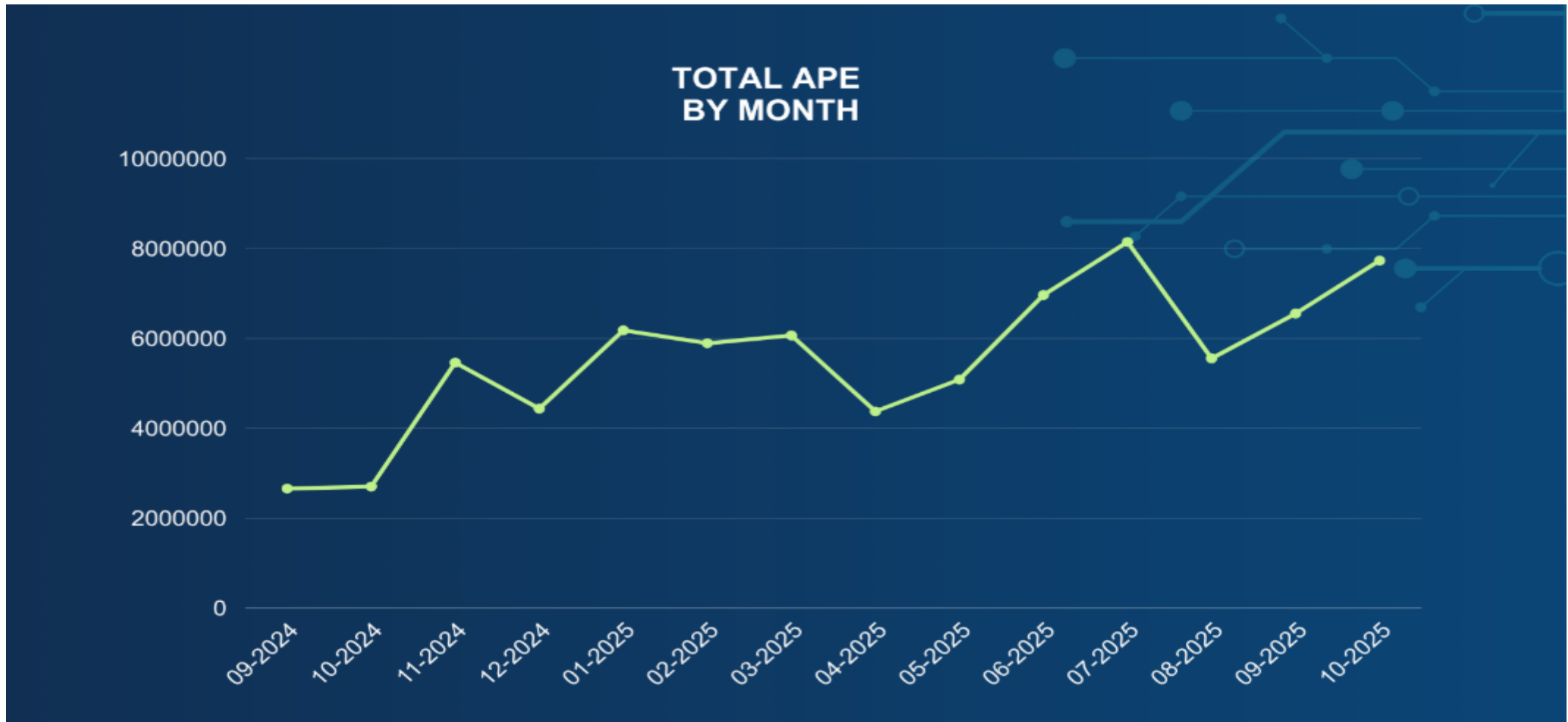
Life Insurance  
for IHT  
Planning



# Consumer demand is rising



# Market Volumes – Whole of Life Annual Premiums



# The Inheritance Tax Era



**£500k+ sums assured have nearly doubled among clients aged 55+**, reinforcing the trend toward wealth preservation and liquidity for large estates.



25% uplift year on year from 2024 to 2025 in Whole of Life applications



Often seen as the final piece of the jigsaw when mitigation planning

# Positioning the impact

Print / Save as PDF

## What Happens After Death – and When Tax Is Due

A typical timeline from death to estate distribution



### Death & Admin

DAY 0 – WEEK 2

16 Mar 2026



#### DEATH & ADMIN

- Death registered
- Will located
- Executors identified
- Funeral arranged
- Institutions notified



### Valuing Estate

WEEK 2 – MONTH 3+

16 May 2026



#### VALUING ESTATE

- Property valuations
- Investment statements
- Bank balances confirmed
- Reliefs assessed
- 7-year gift review



### IHT Payment Due

6 MONTHS

1 Oct 2026



#### IHT DUE

- IHT calculated & submitted
- Funding arranged
- Interest if late

TAX PAYABLE  
£100,000



### Probate Granted

MONTH 7-8

1 Nov 2026



#### PROBATE

- Application submitted
- Documents verified
- Grant issued

⚠ Assets still not fully liquid



### Distribution

MONTH 12+

16 Mar 2027



#### DISTRIBUTION

- Accounts closed
- Investments sold
- Property transferred
- Beneficiaries paid
- Estate finalised

# The Referral process

Details on our  
bespoke Partner  
Portal

Options of phone  
calls, Teams'  
meetings or face  
to face

Joint meetings  
encouraged

Full transparency  
of progress on the  
portal

Bespoke  
underwriting  
process

# Quality Protection Advice



- ✓ **Expertise** Our dedicated team of specialist advisers offer **expert advice** on a range of life insurance products covering both personal and business protection.

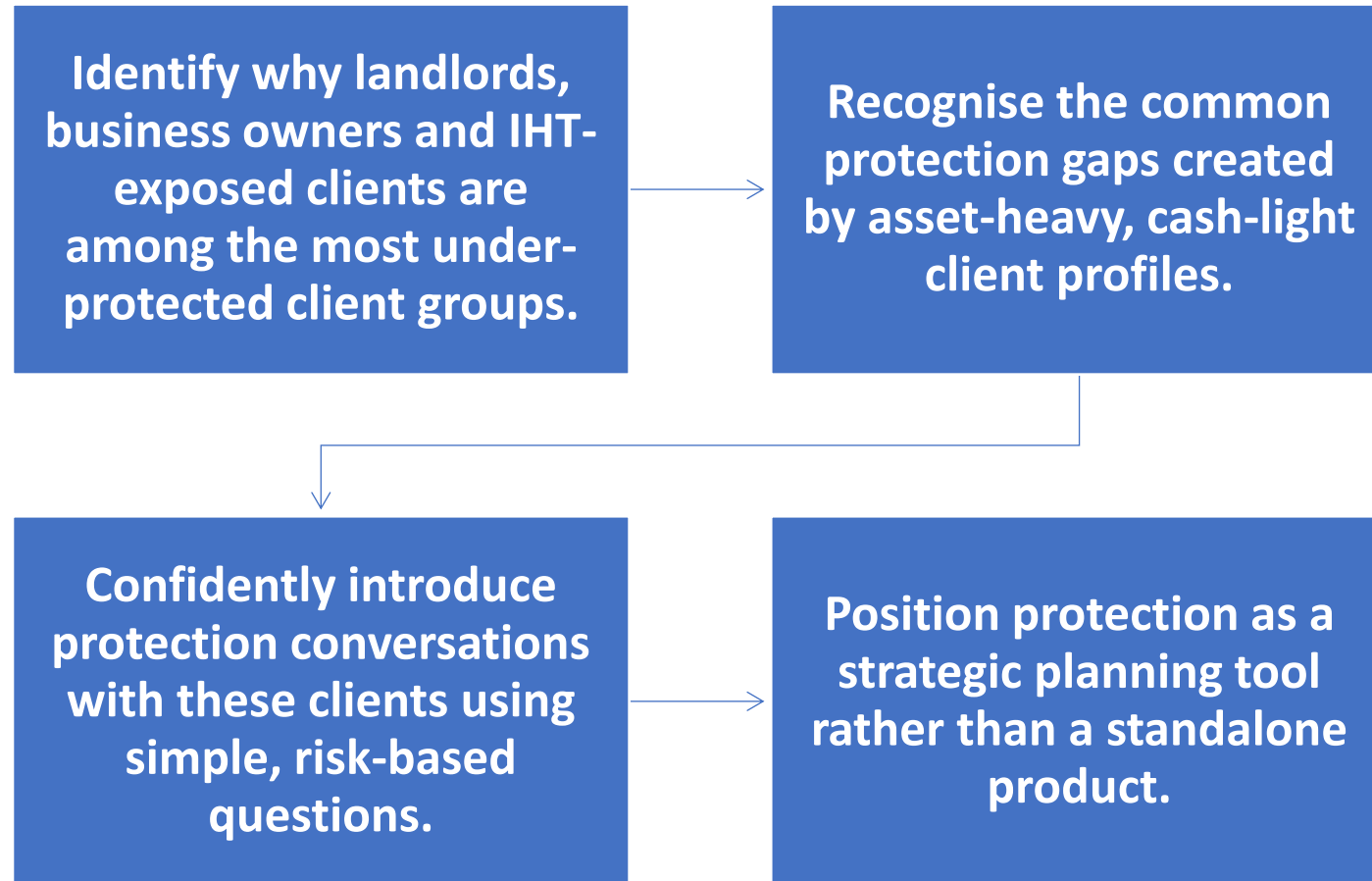


- ✓ **Choice** We operate a **whole of market** provider panel to ensure the best cover to meet each client's needs.



- ✓ **Control** Our **underwriting process** puts us in control, saving the customer time and ensuring the best possible outcome.

# Learning Objectives





Thank you