

Firm	Award level	Innovation	Originality	Rationale	Impact	Total	Description
Rosenblatt Solicitors	Standout	Mitigating the risk of outliving your investments	8	8	5	21	Partner Nigel Frudd designed and executed a unique investment plan to increase the dividends of survivors by subsidising them from those who have died earlier
Allen & Overy	Highly commended	Spreading longevity risk to new investors	6	6	8	20	Opening the reinsurance industry to capital markets investors, the firm created a synthetic portfolio of lives to allow investors to circumvent insurance regulations
Slaughter and May	Commended	Enabling Standard Life Assurance to transfer longevity risk to Canada Life International	5	6	6	17	Through a 'deposit back' structure, the firm reduced counterparty risk. It ensured that in the event of default by the reinsurer, the seeding office would still have the assets. In effect, a safety net against credit risk
Addleshaw Goddard	Commended	Deposit free mortgages	5	5	7	17	The firm enabled the government backed 'Ownhome' scheme to work. First time buyers and social housing tenants can buy properties without a deposit and own the entire home at the end of the mortgage term