



Captive (Construction)

Target Classes of Business

Including but not limited to:

- ✓ General Contractors
- ✓ Street and Road Construction
- ✓ Excavation
- ✓ Concrete Construction
- ✓ Electrical
- ✓ Masonry
- ✓ Heavy Civil
- ✓ Mechanical
- ✓ Utility
- ✓ Steel Erection

Target Members

- ✓ In business 3+ years
- ✓ Solid financial performance
- ✓ Good loss history (targeting top 25% performers)
- ✓ Privately held or closely held firms
- ✓ Sound risk management practices

Highlighted Features

- Control of your insurance:
 - Greater control of risk management, claim settlements and loss control.
- Investment income returned to members:
 - Premium paid will be invested with income going back into captive rather than insurance company.
- Retention of underwriting profit:
 - Underwriting profit is paid out as dividends to members.
- Stable pricing of insurance:
 - More stable pricing than cyclical market.
- Direct access to reinsurance markets:
 - Reinsurance can be obtained at a lower cost.
- Economies of scale:
 - Cost savings or even profits to members.

Products Available:

- ✓ **Workers Compensation:**
 - Part I: Statutory Limits
 - Part II: \$1m/\$1m/\$1m
- ✓ **General Liability:**
 - Each Occurrence: \$1m
 - General Aggregate: \$2m
 - Prod/C.O. Aggregate: \$2m
- ✓ **Auto Liability:**
 - Liability: \$1m CSL each accident
 - UM/UM: Minimum Statutory
 - PIP/No Fault: Minimum Statutory
- ✓ **Auto Physical Damage:**
 - Actual Cash Value

* Higher limits may be available based on client needs

Contact Us:

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