



## Captive (Non-Construction)

### Target Classes of Business

- ✓ Biotech
- ✓ High-tech
- ✓ Retail chains
- ✓ Grocery stores
- ✓ Printing, graphics or publishing
- ✓ Bottlers and beverage distributors
- ✓ Distributors
- ✓ Telecommunications
- ✓ Warehouse and storage
- ✓ Food and dairy processors
- ✓ Restaurant and fast food chains
- ✓ Light manufacturing (with low hazard products)

### 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.

### Target Members

- ✓ Low severity losses
- ✓ Sound risk management practices
- ✓ In business for more than three years
- ✓ Financially sound
- ✓ Minimum premium of \$250k
- ✓ Established safety/loss control programs

### 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: \$1m
- ✓ **Auto Liability:**
  - Liability: \$1m CSL each accident
  - UM/UM: Minimum Statutory
  - PIP/No Fault: Minimum Statutory

### Contact Us:

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