



CAPTIVERESOURCES.

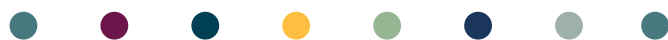


Member-Owned Group Captives

**Lower
Costs**

**Safer
Workplaces**

**Greater
Transparency**



Insurance, reimaged.

What is a Group Captive?

A **captive** is an insurance company that provides insurance to and is controlled by its owners. A **group captive** is an insurance company jointly owned, typically by multiple organizations, and formed to insure certain risks of its member-companies. By choosing to be owners of an insurance company – rather than simply insurance buyers – captive owners can take greater control of premiums, claims, and other facets of their commercial insurance.



Group captives provide common casualty coverages like workers' compensation, general liability, and automobile.



[Learn More](#)

Taking Control

For many companies, commercial insurance can be a difficult and complex challenge. Conventional insurance brings with it a frustrating lack of transparency and control over premiums, claims processes, and overall costs. Our member-owned group captive model addresses the issues companies face in the traditional market by offering member-companies control over their insurance programs. Below are just a few of the benefits member-owned group captives can provide:



Reduced Costs

Group captives base premiums on each company's actual loss experience, allowing members to lower costs by controlling their losses.



Improved Risk Control

Group captives offer a wealth of services and resources to help companies lower risk and make their workplaces safer.



Increased Control and Transparency

Members enjoy greater control and involvement in many aspects of their insurance program, including operating expenses and claims oversight.






Enhanced Dividend Potential

Our model provides for the return of underwriting profit, meaning members can earn dividends for better-than-expected loss performance.



Typical Group Captive Member Profile

Apart from being safety-conscious and financially sound, what makes companies more likely to be successful group captive members? To find out, we analyzed data from the group captives we support to discern common demographic characteristics among members. Our analysis revealed how diverse our group captive portfolio is regarding members' industry, revenue, and employee count — which illustrates something we've known for a long time: **Group captive insurance is effective for a wide range of organizations.**

 Top Industries	Construction, Manufacturing, Trucking/ Transportation, Wholesale, Retail Trade, Admin & Support, Healthcare
 Revenue Range	\$10 million - \$1 billion
 Employee Size	101 - 2,500

Group Captive Performance Highlights

72%

72% of new members saved money compared to their previous insurance plan.

39%

Members had 39% fewer lost time claims vs. industry averages.

23%

Members earned back 23% of the dollars they invested into their loss funds.



Scan the QR code to read the full studies and access our library of infographics.

Performance highlights based on a sample size of member-companies in the mature group captives we support.



About Captive Resources

Captive Resources empowers best-in-class companies to **take control of their insurance programs, develop safer workplaces,** and **reduce their total cost of risk.** Over the years, we've seen significant success with our member-owned group captive model, and the number of captives and member-companies we work with continues to grow significantly since we helped build one of the first group captives 40 years ago.

50+

**Group
Captives**

7,200+

**Member-
Companies**

\$5B+

**Annual
Premium**

98%

**Retention
Rate**

The numbers above reflect both the Casualty and Medical Stop Loss group captives that Captive Resources supports.

Working with Captive Resources

“

The level of professionalism and customer service we have received over two decades has been excellent.

- **Robert F. Leahey, President - G.M. McCrossin, Inc.**

“

If you manage your safety and claims, you have the opportunity to receive a substantial return on your investment in a very short order.

- **Carl A. Dolk, CFO - Devine Intermodal**

“

We have greatly reduced our insurance cost while experiencing the best insurance program and coverage we have had in over 30 years... Just join. You will have nothing to regret!

- **Joseph Pelosi, CFO & Owner - Metropolitan Contract Carpets, Inc.**