CaptiveResources

Insurance That Rewards Performance

Learn how your company can transition from **policyholder to owner** by taking greater control of your casualty insurance program through a group captive supported by Captive Resources.

Learn More

Defining Member-Owned Group Captives

Traditional Market Challenges

Is your company frustrated with rising insurance costs and limited control in the traditional market? You're not alone — many businesses are turning to member-owned group captive insurance for a better path forward.

What is a Group Captive?

A group captive is an insurance company owned and controlled by the companies it insures. Our group captive model allows member-companies to align costs with performance, delivering more control and greater financial upside.

Why Your Company Should Consider Joining a Group Captive

Reduced Premium Costs

In a group captive, your premiums are driven by your company's actual loss experience, not generic rates. This funding model empowers your company to **reduce premium costs** over time by controlling your losses.

Improved Risk Control

Your company will partner with like-minded organizations that prioritize safety — improving your company's performance as well as the overall group's performance — while also gaining access to a wealth of resources and support to help **lower risk and create safer workplaces.**

Increased Transparency and Control

As a captive owner, your company gains **greater transparency** into premium calculation, claims activity, and the captive's operations and expenses. You also have **input into key decisions**, as each member participates as an equal stakeholder in the captive.

Shared Learning and Impact

Your company can exchange best practices, share successful safety initiatives, and collaborate on innovative ideas with fellow members. This collaborative environment helps your organization stay ahead by implementing the most **effective and forward-thinking safety strategies.**

Enhanced Profit Potential

Your company will be eligible to earn dividends for better-than-expected loss performance. For example, across 15 mature group captives and 233 closed accident years, members earned dividends in **98% of accident years.** In most of those years, the average dividend was **34% of loss funds.**

Scan the QR code to learn more about the group captive advantage.