

## 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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