



CAPTIVERESOURCES™

Insurance, reimagined.

As the leading consultant to member-owned group captives, **we empower best-in-class companies to reimagine insurance by:**



Taking control of their insurance programs.



Lowering their total cost of risk.



Developing safer workplaces.

About Us

When our founders created Captive Resources, they set out to answer a simple question: **How can we reimagine commercial insurance to benefit insureds rather than insurers?**

Companies relying on commercial insurance programs were (and still are) plagued by challenges like a lack of control over premiums, almost no transparency into their programs, and limited emphasis on helping companies reduce their cost of risk. We knew we could create a better way, which is why we developed a member-owned group captive model that allows companies to become stakeholders in their own insurance companies.

Nearly four decades later, Captive Resources remains the premier consultant to member-owned group captives. Today, we provide our expert consultation services to 40+ group captives comprised of ~5,400 members representing more than \$3 billion in premium. Combined, the group captives we support have a 98-percent retention rate. These members also have exclusive access to an investment fund with an annual return of more than 6 percent and almost \$7 billion in assets.



>40
GROUP CAPTIVES



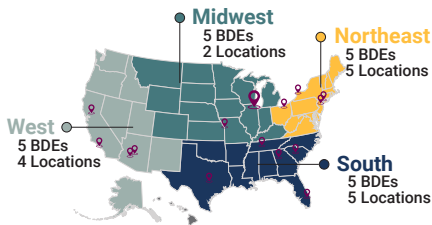
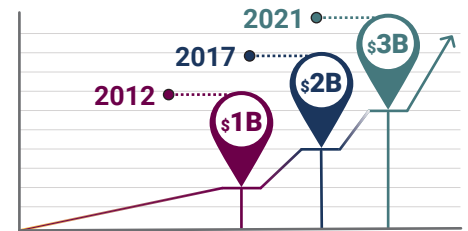
>5,400
MEMBER COMPANIES



>\$3B
ANNUAL PREMIUM

Accelerated Growth

The group captives we work with continue to see very strong growth — despite the challenges brought on by the pandemic. And this growth is only accelerating — in 2012, the captives we support eclipsed \$1 billion in total premium, which was ~25 years after our inception. It took us less <5 years to reach each of the subsequent billion-dollar marks.



Growing the Team

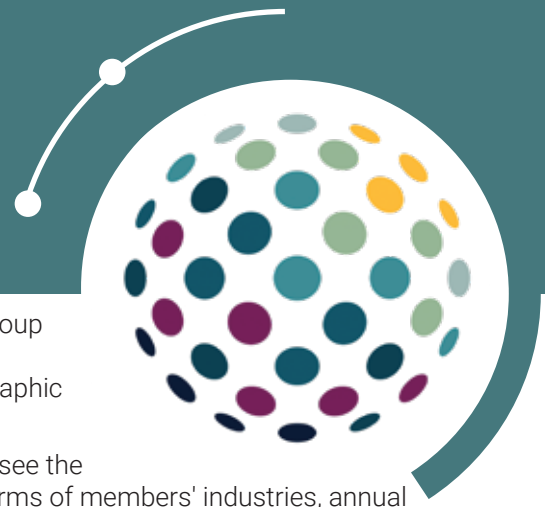
We've managed to achieve this growth and provide the same excellent level of service to our client captives thanks to the equally rapid expansion of our dedicated and experienced team. One of the ways we've grown is by expanding our team of Business Development Executives (BDEs) in both numbers and footprint to better serve our broker partners.

Medical Stop Loss

Another growth driver has been the expansion of our Medical Stop Loss group captive offering. We were a pioneer in this space, developing an MSL captive 20 years ago before the market was fully ready. As the healthcare industry has evolved to support the concept, we now support three captives to meet the various needs of employers — whether they're currently self-insured or working toward becoming self-insured.

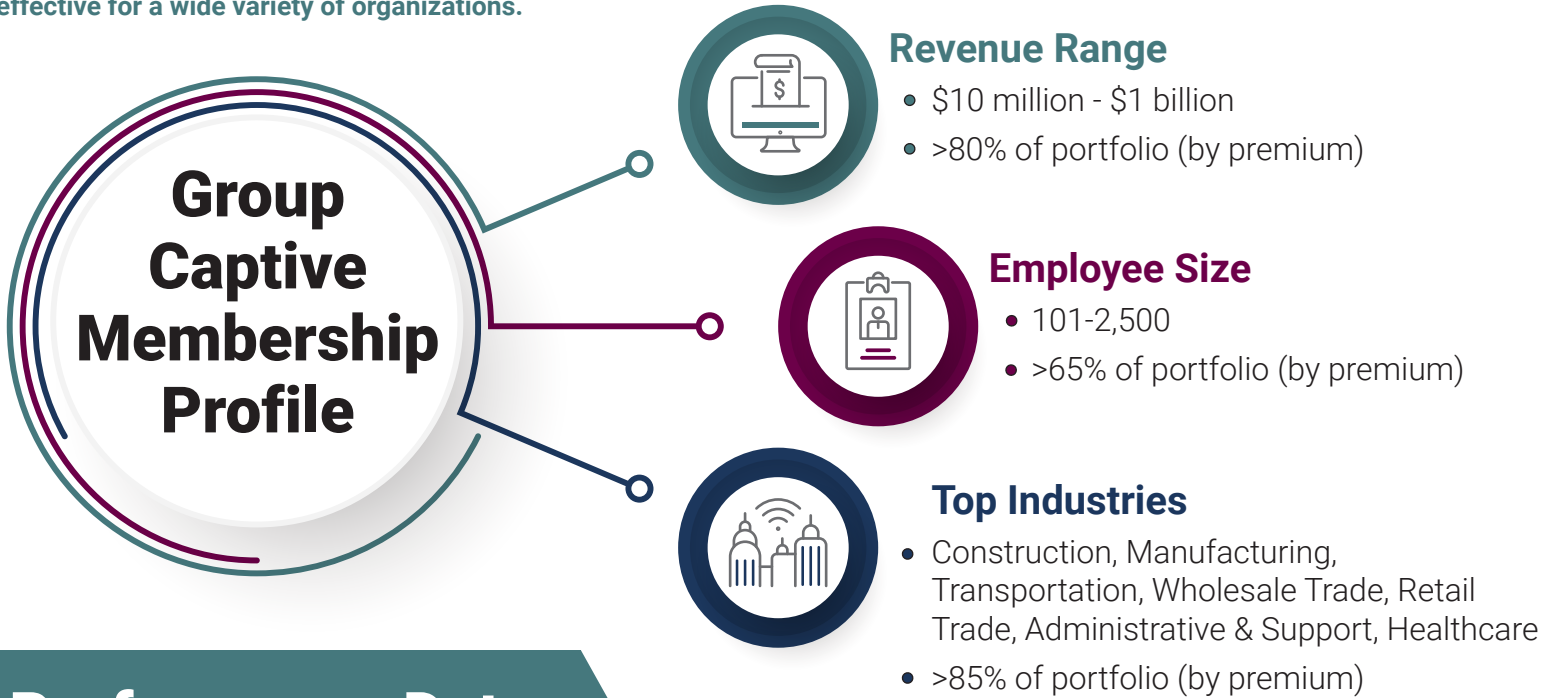


Insights from Our Captive Portfolio



Recently, we wanted to find out what makes companies more likely to be successful group captive members. To accomplish this, we turned to the member database of the group captives we support. We analyzed the data to see if there were some common demographic characteristics among members.

Our analysis helped us put together a fairly comprehensive profile of typical members (see the graphic below). Still, it also revealed just how diverse our group captive portfolio is in terms of members' industries, annual revenue, and company size. This diversity is indicative of something we've known for a long time: **Group captive insurance is effective for a wide variety of organizations.**



Performance Data

We've also been analyzing the massive amounts of data available to us on the group captives we support. We've turned our analyses into easy-to-digest infographics that are backed by independently verified facts and figures. Here are some highlights from those infographics.

Typical Savings of New Group Captive Members

Key Finding:

72%



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

Group Captive Members Crush Safety Benchmarks

Key Finding:

48%



Group captive members had **48% fewer fatalities** compared to industry averages.

In Group Captives, Safety Pays Dividends

Key Finding:

23%



Group captive members **earn back 23% of the dollars** they invest into their loss funds.

Scan the QR Codes to see the full infographics