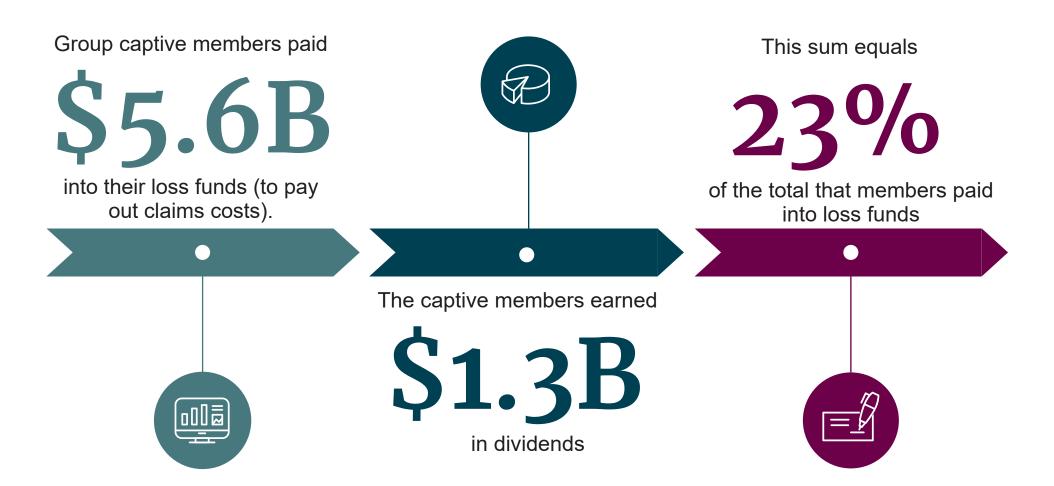
## In Group Captives, Safety Pays Dividends

When group captive members improve workplace safety and control losses, they create opportunities to earn significant dividends. An independent study of 15 mature group captives across 233 closed accident years produced compelling outcomes that showed just how much safety can pay for member companies:



## **Best of the Best**

Members earned dividends in 98% of the accident years. # of Closed Years

50% in ~60% of the years, members earned >20% with an average dividend of 34%.

71%

In 71% of the years, members earned dividends of at least 15%.

> >20 15-20 10-15 5-10 <5 **Dividend Range (%)**



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