



Group Captives

TRANSFORMING YOUR INSURANCE
EXPENSE INTO A FINANCIAL REWARD



CBIZ Insurance Services, Inc.

Captive Advantages

Insurance is one of the largest annual expense items for many businesses, particularly when it's a complex operation with a high-risk exposure. Imagine if you could turn that cost into a financial reward. CBIZ Insurance Services can help you do just that through a group captive.



Profit Potential

Rewards members for controlling losses and claims by providing dividends and investment income



Lower Costs

Minimizes mark-ups, such as marketing, commission, administration and overhead costs, found in traditional insurance



Better Management

Allows management of predictable losses through strategic insurance product purchase



Cost Control

Reduces long-term cost of risk by allowing members to customize insurance coverages to best meet their needs



Regulate Rates

Provides the ability to determine your own premium rates and return unused premiums plus investment income



Exclusivity

Grants membership only to best-in-class companies, which enhances captive performance and loss ratio



Ownership

Supports the ability to select captive service providers, such as claims, risk control and reinsurance



Stable Market

Protects members from market fluctuations found through traditional insurance providers





What type of company is eligible?

A member-owned group captive is an ideal form of alternative risk financing for companies with:

- **Long-term financial strength and stability**
- **Management teams committed to safety**
- **A below industry-average loss history**
- **Minimum general liability, workers' compensation and auto liability premiums of \$150,000**

Consider becoming a captive member

Taking advantage of a group captive means you get a customized consultancy service designed to enhance your loss prevention and overall risk management approach. Your CBIZ Insurance Services team will work with you to understand your specific insurance needs and goals to develop a captive solution that best suits your business and situation. Plus, we provide claims management advocacy and personal service to deliver long-term value and give you a lasting competitive edge.

“ CBIZ has provided excellent service and alternative risk financing solutions. Their innovative approach of introducing us to a captive structure has achieved not only cost savings but also allowed us to have internal control of our claims and risk management program. ”

— RON AINSWORTH, PRESIDENT,
THE BOSWORTH COMPANY





Your Team.

With offices in major metropolitan areas and suburban cities across the nation, CBIZ helps businesses grow and succeed by helping them better manage their risks, employees and finances.

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