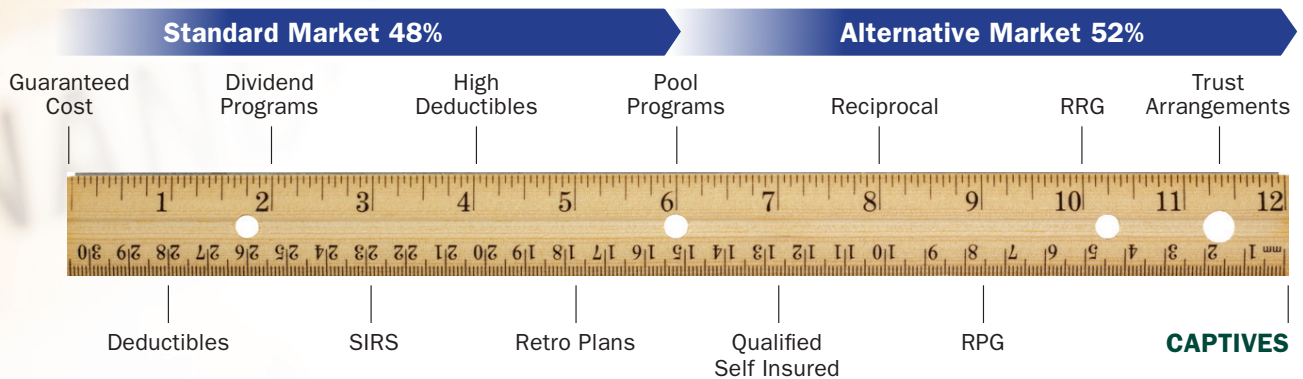




CBIZ Captive Insurance Solutions

Organizations today have a wide variety of choices when structuring their risk financing arrangements. From purchasing first dollar insurance to joining or creating their own captive insurance company, their choices tend to favor what is most financially efficient while matching their risk appetite.

In the past 60 years, a significant portion of all U.S. commercial insurance premiums have moved from the traditional insurance market into the captive insurance segment of the insurance industry.



The **CBIZ National Captive Insurance Practice Group** has the expertise, resources, and resumé to help your organization explore how participating in a captive insurance arrangement may be more financially efficient than your current risk financing arrangement.

WHY CAPTIVE INSURANCE?

- Keep the underwriting profits and investment income generated from your premium dollars.
- Control all facets of the products and services being provided to you.
- Create an additional profit center for your organization out of what currently is an expense.
- Benefit from the stabilization of insurance pricing and market availability.
- Gain direct access to the reinsurance markets (your buying wholesale vs. retail).
- Free yourself from the control of insurance companies.
- Realize potential estate planning and wealth preservation opportunities to business owners.

COMMON TYPES OF CAPTIVES

Single Parent (Pure) Captive • Group Captive • Association Captive
Health Insurance Captive • Sponsored Captive • Micro Captive

WHY CBIZ?

Our unique value proposition is that we provide consultancy and solutions on an unbundled basis. We are not tied to only certain captive insurance service providers. We do not bundle all captive services internally. Our vast portfolio of captive facilities, service providers, and legal/tax/actuarial specialists provide every client with a customized solution created for their specific profile, goals, and objectives.

The professionals of the **CBIZ National Captive Insurance Practice Group** would enjoy the opportunity to discuss how we can help your organization.