

INSURANCE SERVICES

Is a Group Captive Right for You?



A group captive can offer more control, stability, and cost efficiency than the traditional insurance market, but it's not for everyone. Use this checklist to help assess if exploring a group captive could be the right fit for your organization.

Captive Readiness Checklist

Your Insurance Program

- ☐ Your company pays at least \$250,000 annually in property and casualty coverage premiums.
- ☐ You are frustrated by rising premiums despite a strong loss history.
- ☐ You are open to exploring long-term risk management strategies beyond conventional insurance.

Risk Profile and Culture

- ☐ Your business has a strong safety culture and actively manages risk.
- ☐ Your claims history is better than average for your industry.
- ☐ Your leadership is open to alternative risk financing strategies.

Operational and Financial Fit

- ☐ You can provide consistent financial statements and loss runs for underwriting.
- ☐ Your company has financial stability and cash flow to support shared risk and potential rewards.
- ☐ You are comfortable participating in a shared risk pool with other like-minded businesses.

Control and Strategy

- ☐ You want greater control over your claims management process.
- ☐ You are interested in stabilizing premiums and earning potential returns from underwriting profits and investment income.
- ☐ You value long-term planning and a proactive approach to insurance and risk.

Next-Step Considerations

- ☐ You have a dedicated advisor who can guide you through captive options.
- ☐ You are willing to explore detailed feasibility studies and a captive formation timeline.
- ☐ You want to join a group of businesses committed to transparency, performance, and peer accountability.

If you checked 8 or more boxes, a group captive may be a strong option for your business.
Talk to your advisor or request a captive feasibility consultation to get started.