

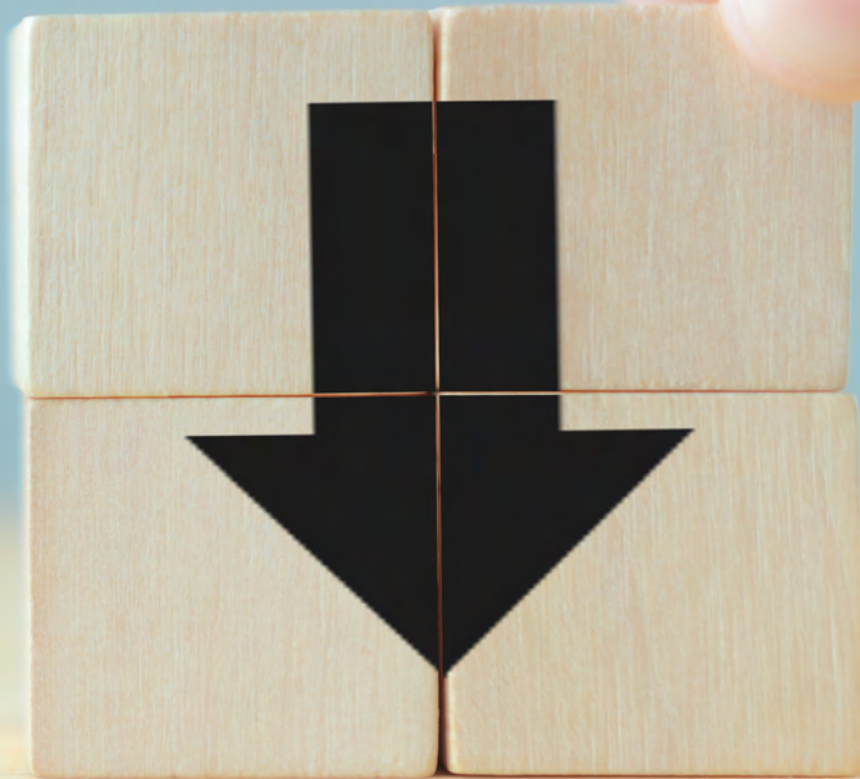
# Odell Studner Group

ACRISURE® PARTNER

ODELL STUDNER CASUALTY GROUP

## Mitigate risk and lower costs.

Group captives offer an alternative solution to traditional insurance by partnering with similar companies.





**Group captives are independently owned and operated insurance companies that provide insurance to, and are controlled by, their owners.**

A captive insurance company analyzes and insures the specific risks of its owners and returns underwriting profits and investment income to them in the form of dividends. Unlike pure self-insurance, a captive allows companies to retain predictable losses while insuring catastrophic claims with other like-minded, safety-conscious businesses.

At Odell Studner, group captives are a core specialty. Our experienced team partners with best-in-breed companies of all sizes – not just large corporations – to help them achieve significant cost reductions and long-term savings, while increasing the net worth of its owners.

## **BENEFITS OF A GROUP CAPTIVE**

### **SIGNIFICANT REDUCTIONS IN ANNUAL PREMIUMS**

Premium pricing formulas and group purchasing reduce insurance premiums for captive members. Whereas conventional insurance often includes mark-ups to pay for an insurer's acquisition costs, higher commissions, administration and overhead. Group captives minimize such costs to enhance your bottom line.

### **ENHANCED PROFIT POTENTIAL**

Group captive members are rewarded for controlling their losses and claims by receiving dividends and investment income. A member's loss experience directly determines dividends and future premiums, and is based on a formula that calculates their premiums every year.

### **LESS PRICING VOLATILITY**

A group captive structure limits a company's exposure to market risk, making it possible to more accurately predict future costs.

### **CONTROL OVER MANAGING RISK**

Every captive member gets a vote and can participate in decisions regarding claims and risk control. Members can customize insurance coverage to best meet their needs and, ultimately, reduce their long-term cost of risk.

### **ESTATE PLANNING OPPORTUNITIES**

A captive can be a great wealth-building tool for business owners. While some expenses occur annually, potential wealth transfer in a tax-preferred structure can be quite powerful. How to Become a Member To determine if your company is the right fit for a group captive, we perform an in-depth analysis into your company's background. Our experts evaluate your company's currently valued claim history, exposure history and premium history for the past five years and also provide you with:

- An anticipated future premium
- A historical comparison that shows how the group captive would have differed from your company's traditional program over the past five years.



To learn more about the alternative market and captives at Odell Studner, contact [captiveinfo@OdellStudner.com](mailto:captiveinfo@OdellStudner.com) 866-282-9742