



What is Group Captive Insurance?

A Group Captive is an insurance company wholly owned by those it insures. Since the owners are also the insureds, they have greater control over the types of risks insured and the decision-making process for underwriting, loss control, operations and risk management.

What makes a Group Captive?

- All insureds are owners
- It operates within a committee structure; one vote per member
- It's typically incorporated in Bermuda, Cayman Islands or domestically. (Both Bermuda and the Cayman Islands are compliant with international standards and have over 35 years of experience with Group Captives)
- Risk and claims management are critical
- Members help the captive grow

Who is an ideal Group Captive candidate?

- Loss history is better than average
- History of long-term financial stability
- Management team is committed to safety
- Minimum combined premium above \$250,000 and as low as \$100,000 in some cases
- Thinking long term - not near ownership transition or financial restructuring
- Balance sheet can support the collateral requirements

For questions, please contact:

Steve Miller
 (214) 206-3866
 stmiller@higginbotham.com

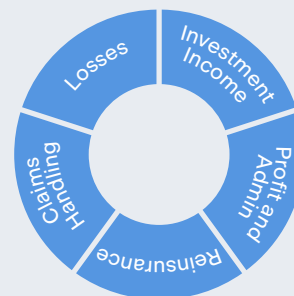
Please forward submissions to:

captivesubmission@higginbotham.com



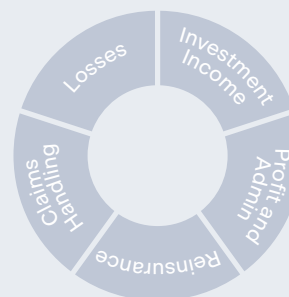
Group Captive Insurance

Blue items under ownership and control of insured/member.









Conventional Insurance

Gray items under ownership and control of the insurance company.



Why should Group Captives be important to you?

-  It addresses coverage or administration issues
-  It has multi-state capabilities
-  It improves cash flow
-  It improves risk management
-  It reduces costs
-  It returns underwriting profits and investment income