

# Captive Snapshot

## CAPTIVE OVERVIEW

- **Core/Target Members:** Automobile Dealerships & Truck
- **Dealerships Territory:** Coverage available in all states
- **Coverages:** Workers' Compensation, Garage Liability, General Liability
- **Premium:** Accounts generating \$200,000 or more in total Captive premium
- **Structure:** Member Owned Group Captive Insurance Company
- **Member Profile:** Members are qualified and subject to Board of Directors approval
- **Captive Domicile:** Licensed captive insurance company in Vermont
- **Captive Manager:** Marsh Captive Solutions
- **Fronting Carrier and Reinsurer:** Travelers - A+ Rated Insurer
- **Claims Handling:** Sedgewick - Claims Management
- **Loss Control Services:** ComplyNet - Compliance Solutions
- **Portfolio Management:** Performa - Investment Management



## CAPTIVE BENEFITS

- Long-Term Control of Insurance Program
  - Stability of Premiums and Coverage
  - Insulation from Cyclical Market Trends
- Control over the Quality of Members in Group
- Sharing of Risk Management Best Practices
- Superior Policy Coverage Platform for All Lines
- Return of Underwriting Profits to Members
- Claims Settlement Authority
- Choice of Counsel
- Customized Loss Control
- Risk Management & Compliance Services

# Captive Questionnaire

Please select the option that best applies to your Dealership Group

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Our Dealership Group is a Privately-held Entity.

**Agree**  **Disagree**

The Premiums for our Dealership Group Insurance Program have increased at much faster rates than other Business Expenses.

**Agree**  **Disagree**

Our Dealership Group has paid significantly more for Insurance Premiums over the last 5 years than the amount paid out in claims.

**Agree**  **Disagree**

We have been frustrated with the Claims Management by our Insurance Carriers and would prefer more involvement in this area.

**Agree**  **Disagree**

Our Dealership Group has an effective Loss Control and Risk Mitigation Program in place.

**Agree**  **Disagree**

Our Dealership Group is willing to assume some risk for greater rewards with our Insurance Program.

**Agree**  **Disagree**

**If you agreed with 5 or more of the statements above, please complete the Captive Assessment on the next page to apply for the Captive.**

# Captive Assessment

Please take a moment to see if your Dealership Group qualifies.

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My Dealership Group Has 3 Or More Franchises

**Agree**  **Disagree**

My Dealership Group Has 250 Or More Employees

**Agree**  **Disagree**

My Dealership Group Has \$ 200,000 Or More In "pure" Garage And/Or Workers'  
Compensation Premium

**Agree**  **Disagree**

My Dealership Group Has A Loss Ratio Of <35%

**Agree**  **Disagree**

My Dealership Group Has A Demo Ratio Of <15%

**Agree**  **Disagree**

My Dealership Group Has A Formal Disaster Preparedness Plan

**Agree**  **Disagree**

My Dealership Group Has An HR Department With 3 Or More People

**Agree**  **Disagree**

# Captive Assessment

*Continued*

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My Dealership Group Has Internal Accounting Controls With Proper Segregation  
Of Duties

**Agree**  **Disagree**

Dealership Group Has Internal Controls On Inventory (Both Incoming And Outgoing),  
Including Proper Key Controls And Lot Security In Place

**Agree**  **Disagree**

My Dealership Group Has A Formal Loss Control and Compliance Program

**Agree**  **Disagree**

If you have a Formal Loss Control and Compliance Program,  
please Select all Loss Measures that Apply

- Formal Compliance Program:
  - In House
  - Outsourced
- Safety/Risk Management Committee With 3+ Members
- Meetings At Least Quarterly
- Formal Accident Investigation Process

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**Submit your Assessment to [SGibson@DealerRiskServices.com](mailto:SGibson@DealerRiskServices.com) or mail to:**

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