

## **Captive Snapshot**

## CAPTIVE OVERVIEW

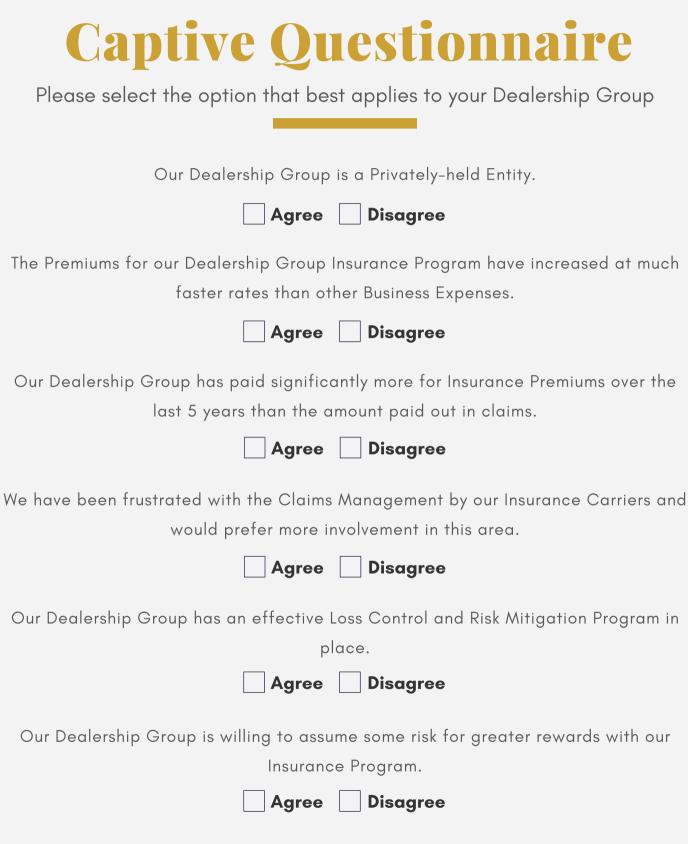
- Core/Target Members: Automobile Dealerships & Truck
- Dealerships Territory: Coverage available in all states
- Coverages: Workers' Compensation, Garage Liability, General Liability
- Premium: Accounts generating \$200,000 or more in total Captive premium
- Structure: Member Owned Group Captive Insurance 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





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.



<b>Captive Assessment</b>
Please take a moment to see if your Dealership Group qualifies.
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



<b>Captive Assessment</b>
Continued
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
<ul> <li>Formal Compliance Program:</li> <li>In House</li> </ul>
Outsourced
Safety/Risk Management Committee With 3+ Members Meetings At Least Quarterly
Formal Accident Investigation Process
Submit your Assessment to SGibson@DealerRiskServices.com or mail to:

Dealer Risk Services 341 4th Avenue, Indialantic, FL 32903

Disclaimer: Submission of Assessment does not guarentee entry to the Dealer Management Group Captive.