


CAPTIVE PRACTICE



Our Captive Practice brings together industry leaders from two powerhouse divisions: Oxford Risk Management Group and Risk Management Advisors. A captive insurance company is a purpose-built insurer owned and controlled by your business, designed to underwrite your specific risks. This strategic approach allows enterprises to optimize insurance costs, maintain direct control over claims, build long-term equity, and create tax-efficient risk management programs. By leveraging our combined expertise across these divisions, we deliver comprehensive solutions tailored to your business objectives, from formation through ongoing management.

INDUSTRY INSIGHT

Captive insurance solutions are ideal for mid-market businesses that demonstrate strong risk management practices and operational excellence. These organizations consistently outperform industry standards, yet often face insurance challenges such as:

- Hard markets, including rising insurance premiums, increasing deductible limits, new policy exclusions, imposition of sub-limit caps and carrier non-renewal
- Lack of customizable coverages in the commercial marketplace, including legislative/regulatory changes, administrative actions and business interruption
- Existing captives that need assistance with basic organizational, administrative and financial management to stay in compliance with regulatory requirements
- Rising costs of employee benefits, administration and compliance of insurance programs

KEY ADVANTAGES OF CAPTIVES

Captive insurance delivers unique advantages by providing coverage precisely tailored to your organization's specific risk profile. Unlike traditional insurance, your premiums and coverage terms are based on your company's individual loss experience and risk management practices, not broad industry averages.

- Enhance risk control
- Reduce insurance costs
- Smooth underwriting cycle
- Improve cash flow
- Insure difficult risks
- Create new profit centers
- Improve tax strategy
- Access to reinsurance

WHAT RISKS DO CAPTIVES COVER?

A captive insurance company is an integral part of a business model, covering many risks and liabilities, including, but not limited to:

- Large deductible programs
- General liability
- Workers' compensation
- Extended warranty
- Business interruption
- Environmental
- Medical malpractice
- Supply chain interruption
- Auto liability
- Legal expenses
- Reputational risk and cyber liability
- Directors and officers
- Property damage loss waiver
- Tenant damage waiver
- Employee benefits including medical stop-loss



SOLUTIONS AND CAPABILITIES

Our Captive Practice specializes in designing and managing programs that provide enhanced coverage flexibility, customized policy terms, and potential cost advantages compared to traditional insurance. We structure solutions that can address unique risks not typically covered in the commercial marketplace.

- Stop loss solutions for self-funded workers' compensation plans
- Employee benefit solutions
- Captive management services, such as general management, policy drafting and pricing, risk management reviews, financial reporting services and corporate secretarial and regulatory compliance services
- Development of complex captive structures. Alternative risk management (ARM) requires bespoke solutions consisting of manuscript policies and custom designed structures to fit your specific business objectives and risk profile needs



WHY RISK STRATEGIES

When you're facing the most pressing business challenges, maximizing your success starts with the right partner. At Risk Strategies, you get a dedicated risk management consultant and partner with in-depth industry knowledge and 30+ specialty practices. Whether you are considering an alternative risk solution, or need help managing an existing captive, our team of specialists will provide the highest degree of expertise in the captive industry today. Recognizing the needs of our diverse client base, we have the safeguards in place to run our Captives Practice independently from other Risk Strategies companies. Unhindered by geographic limitations or industry focus, we seek out the best insurance solutions to meet the unique needs of your business

- Our partners, from TPAs, actuarial firms and legal teams, rank among the best in the industry
- Our regulatory counsel drafts and influences captive insurance law in the various domiciles
- Our tax and audit counsel helped to shape the landscape of landmark court cases defining captive insurance arrangements
- Leadership team has decades of captives experience in employee benefits, enterprise risk management (ERM) captives, and captive management
- Product innovation, from our Specialty Cell solution providing single lines of coverage, to programs resulting in decreased medical costs of 20-30% of premiums through reference based pricing
- Nation's leader in delivering alternative risk management (ARM) solutions for enterprise and specialty exposures

Schedule a complimentary insurance review today.

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