

## Is a Group Captive a good fit for you?

Use this scale to calculate your score to the questions below: Yes = 2, Maybe = 1, No = 0

	Score
1. Do you already have or are considering taking a high deductible or self-insured retention, or going bare, because your historical loss ratio (premiums paid to losses incurred) is less than 55%?	_____
2. If you responded "no" to question 1, was your response due to your belief or having been told that your company is too small to retain risk on its own?	_____
3. If you answered "yes" or "maybe" to question 1, are you concerned that retaining risk could or does cause any of the following:	
• Loss of deduction for premium paid for insurance	_____
• Increase in budgetary instability for operating entities	_____
• Difficulty supporting cost of insurance for bids or contract reimbursement	_____
4. Are you looking for a more cost effective way to evidence insurance to fulfill business or statutory requirements?	_____
5. Is your company (or its shareholders) a risk taker, with an entrepreneurial spirit?	_____
6. Is your company (or its shareholders) motivated to increase long-term shareholder value?	_____
7. Are the shareholders of your company willing/able to invest in pro-active risk management programs in order to achieve a long-term reduction/stabilization of their cost of risk?	_____
8. Is your company able to provide financial information showing the insured entity's financial size and strength?	_____
9. Are you or representatives of your company able to attend meetings with other captive owners to review/learn about captive performance and strategy?	_____
10. Are you or representatives of your company willing to cooperate with peer companies (not direct competitors) that have similar risk management objectives and concerns, including the possibility of sharing a limited amount of losses?	_____
<b>Total Score</b>	_____

If your total score is 15 or higher, talk with one of our agents to quantify the financial costs and benefits of joining a group captive.