



GROUP CAPTIVES

Control Risk. Impact Outcomes. Maximize Profit.

BENEFITS



Ownership

Members collectively own an insurance company and are active in underwriting and vendor selection



Profit & Income Potential

Underwriting profit and investment income flowback to members



Aligned Management

Financially strong members who are committed to safety and sharing best practices



Exclusive Partnership

Membership for “best-in-class” companies



Cost Control

Premium is actuarially based on member's own loss experience and members have the ability to influence



Market Stability

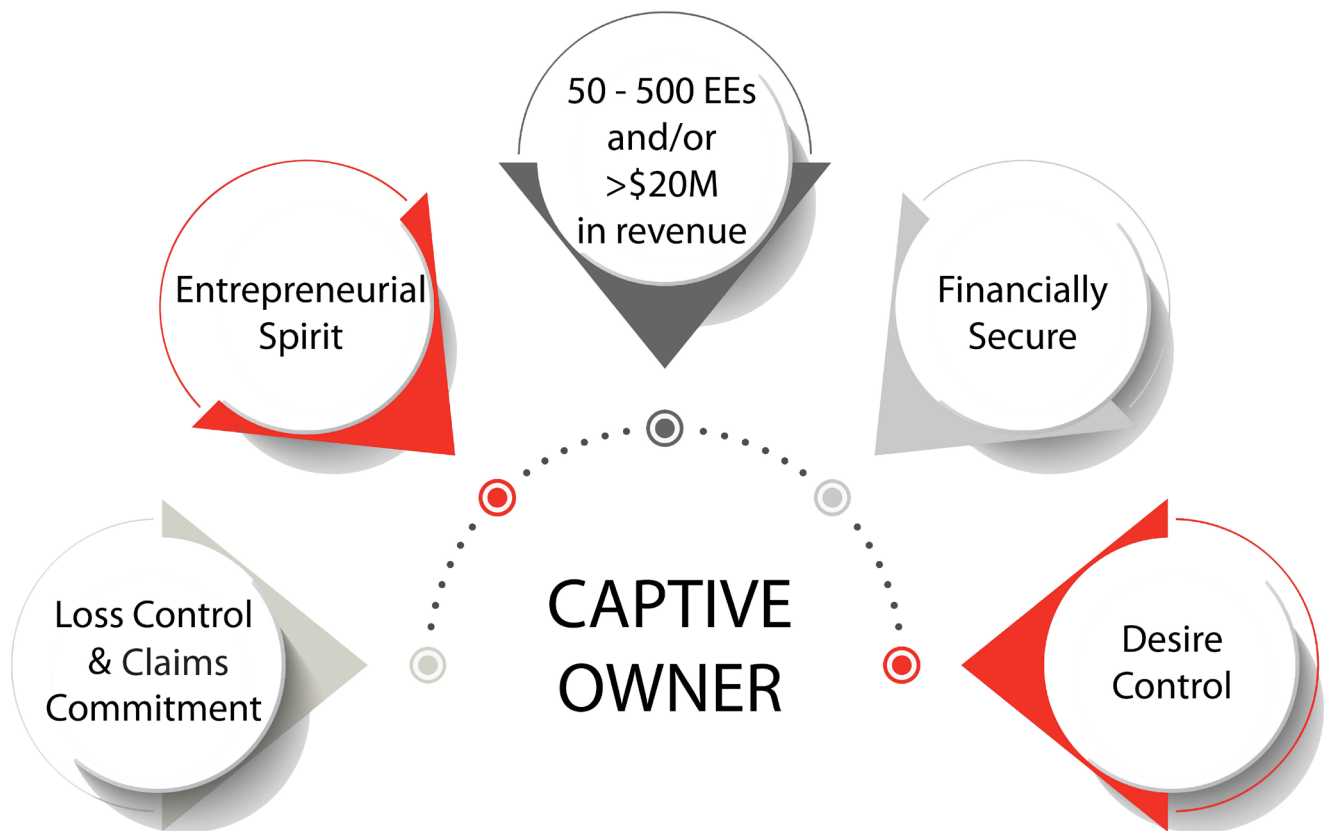
Total cost of risk is dependent on captive experience, which being best in class will translate to lower claims payout, operating and reinsurance costs

Insurance | Surety | Risk Management | Benefits | Financial

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Offices throughout Connecticut, Massachusetts, New Jersey, and New York

Ideal Captive Candidate



"Our experience with Captive has been outstanding! We certainly are receiving the projected dividends and reaping the benefits of our investment in a strong Company Wide Safety Program. We only wish we would have made this commitment years ago!"

- *Richard Pare, President of All State Construction, Inc.*

Shawn R. Knechtel, ARM, CIC

Director of New Jersey Region

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SmithBrothers.
Be sure.

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