

MEMBER CASE STUDY



MEMBER COMPANY DESCRIPTION

Industrial supply distribution company with facilities in the South and Midwest

GROUP CAPTIVE EXPERIENCE

In 2006, the company joined a group captive with the goal of obtaining greater control over the cost of its casualty insurance. Since then, the company has been pleased to see a substantial reduction in its total cost of insurance.

HIGHLIGHTS

2X

The company nearly doubled its payroll from **\$9.8 million** to **\$18.9 million**.

160%

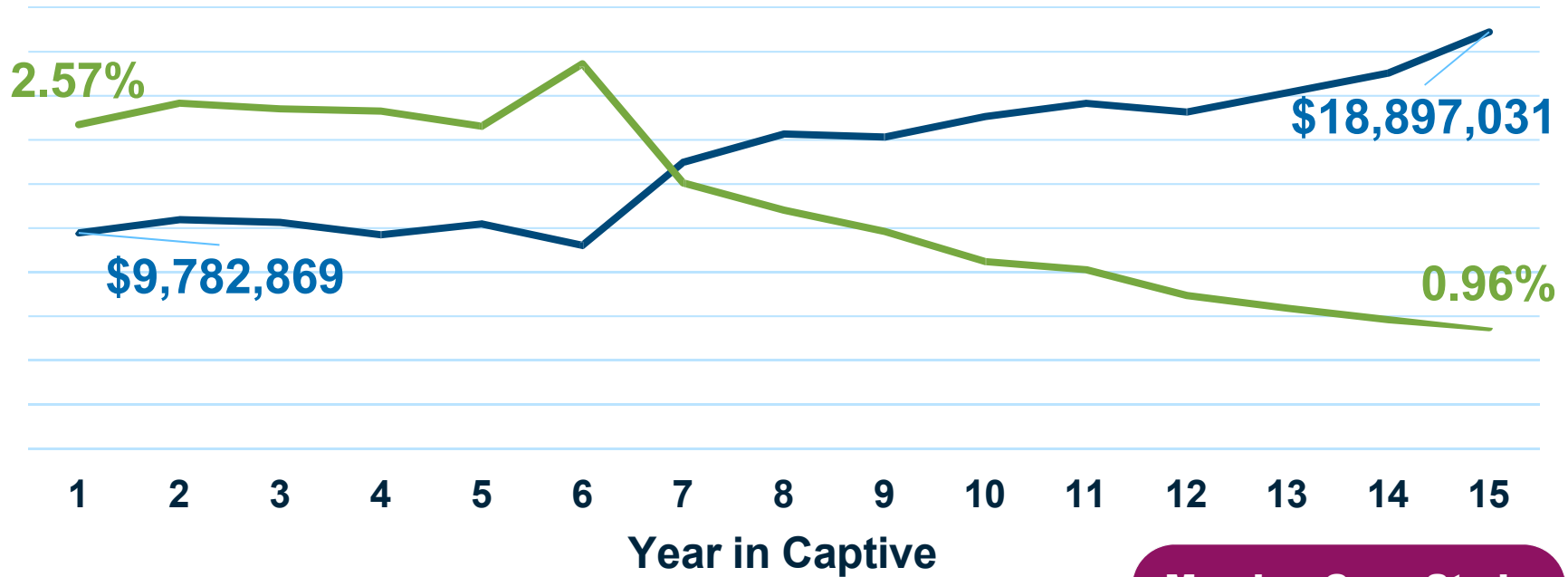
The company's premium as a percentage of payroll **decreased by 160 percent**

45%

The company's net premium **decreased by 45 percent**

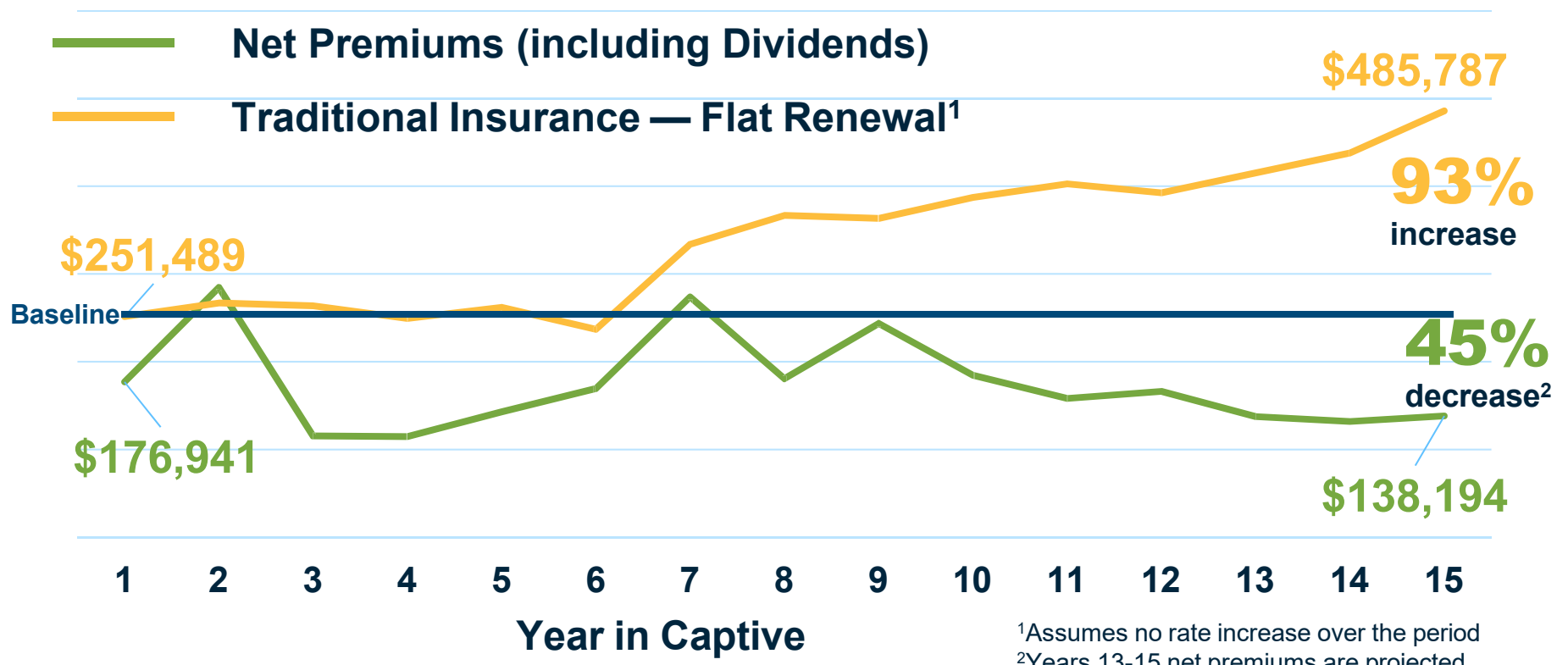
MEMBER PREMIUM AS A % OF PAYROLL

—Member Payroll —Gross Premium as a % of Payroll



Member Case Study

MEMBER PREMIUM TRENDS



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Being a member has been the catalyst for developing the culture of safety that now exists within our company. The biannual workshops and monthly webinars give the HR and safety people ideas and measurable goals to further build and sustain that culture. The annual board meeting allows us to participate in running the captive and provides our management team with the information needed to support existing programs and build new initiatives.

— CFO and Co-owner