

MEMBER CASE STUDY



MEMBER COMPANY DESCRIPTION

A Heavy Civil Contractor on the West Coast

GROUP CAPTIVE EXPERIENCE

In 2017, the company with a commitment to workplace safety and risk control felt they were overpaying for its insurance program. They joined a group captive with the goal of obtaining greater control over the cost of its casualty insurance. The company has been pleased to see a substantial reduction in its total cost of insurance.

HIGHLIGHTS

54%

Reduction in
Workers
Compensation
composite rate per
\$100 in Payroll.

42%

Reduction in
General Liability
and Auto Liability
composite rate.

\$623K

The company's
earned return
premium dividends.