

Is a Group Captive Right for Me?

Alternative risk programs (or group captive insurance) are not for everybody. Here's a quick checklist to find out if they might be for you:

YES

	Are you paying too much for your insurance?
	Does your history of no/low claims go unrecognized?
	Would you like direct control over the administration of your claims?
	Would you like to know what the insurance company is doing with your money?
	If you had a low claims year, did your premiums still increase?
	Have you recently had a premium audit and it cost you instead of saved you?
	Are you willing to take <i>risk</i> on yourself and benefit from your insurance?
	Would an annual premium reduction of 30-50% help your business?



If you can answer yes to any of these it may be time to reimagine your commercial insurance by becoming an owner of your risk, rather than a buyer of a policy.



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