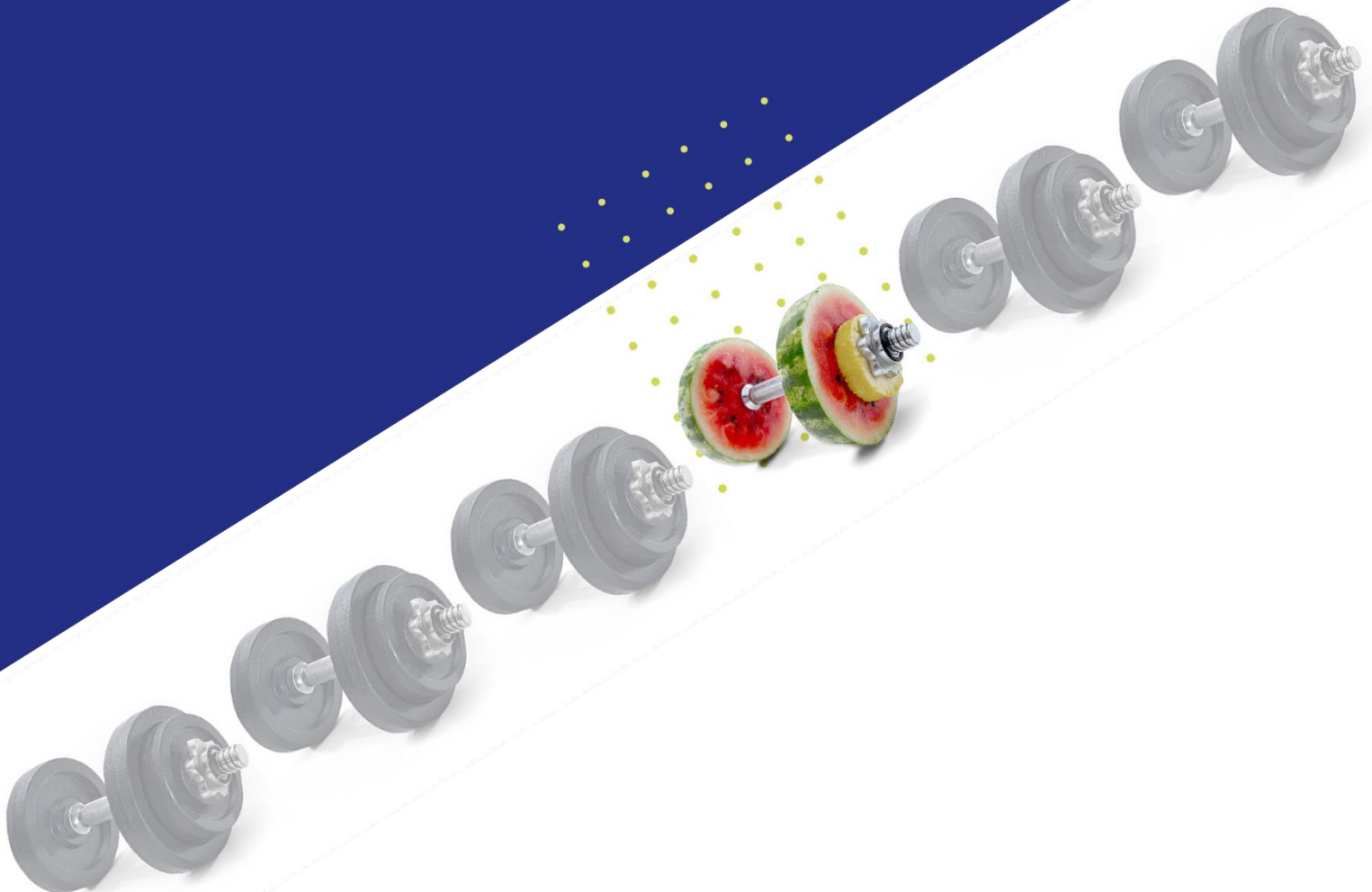


Captive Insurance:

Everybody Benefits



ICS GROUP CAPTIVES

Better is Better

**Captive
Manager
since**

1999

**Focus in
managing
over**

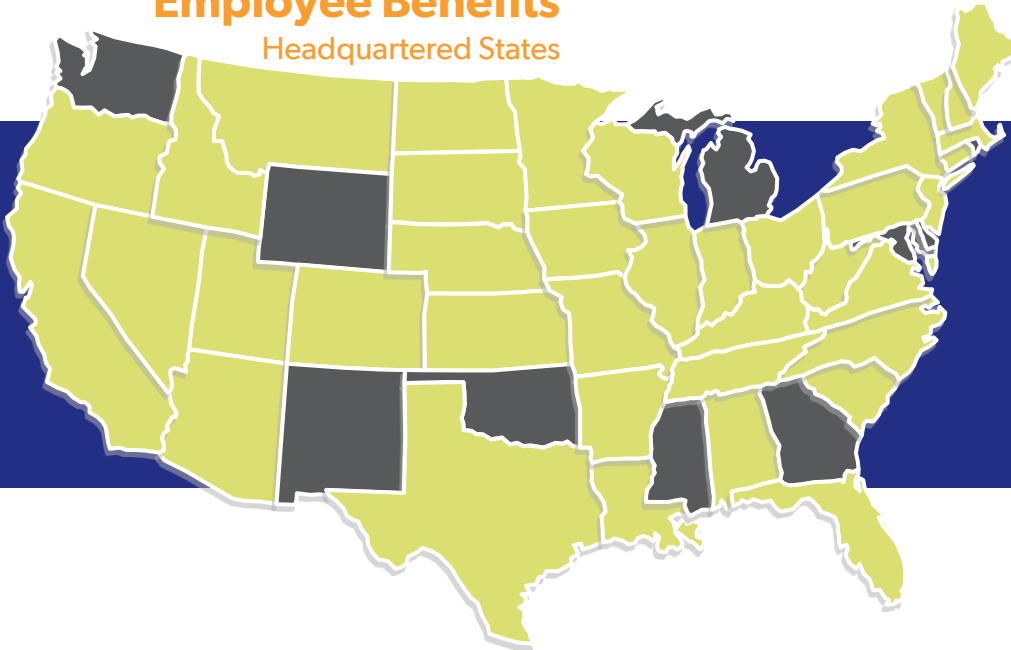
100
Captive Programs

Not all captives are the same. ICS creates captives by using a **dedicated distribution model**. That means the captives have fewer, more highly vetted members and those members have greater engagement and more control.

Many captive companies will continue to add members to a captive in an open-access system, diluting the captive and not helping anyone but the captive manager. At ICS, the goal is to create a "cleaner pool" of best-in-class companies to benefit the captive members.

Employee Benefits

Headquartered States



15

**Employee Benefit
Group Captives**

PEAK
CAPTIVE

Est. 2024

Employee Size:

300+
Enrolled Employees



INDUSTRIES REPRESENTED



Construction



Manufacturing



Wholesale

WHAT IS A GROUP CAPTIVE?

Insurance that Puts You in the Lead

A member-owned group captive is made up of various like-minded businesses that come together to form their own insurance company. Captive insurance puts **YOU** in control of paying for the claims you have and be rewarded in the good years. You're not renting insurance, you own it.

Captive Advantages

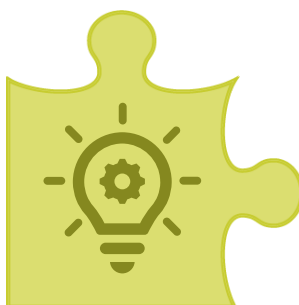
- ✓ Long term business strategy
- ✓ Control over your benefits & the cost
- ✓ Actionable claims experience
- ✓ Rewarded for good performance
- ✓ Peer group support & sharing
- ✓ Transparency
- ✓ Stability in a volatile market



We joined PEAK because we wanted a long-term strategy for reducing spend on rising healthcare costs. We are projected to save millions over the next 6 years in stop loss premiums alone.

Angela Fischer, Director, HR Services
CentroMotion

Who is a Good Fit?



Best-in-class companies with an entrepreneurial spirit



Commitment to improving the health of employees



Understands "risk for reward" & desires more control & stability



At least 50 enrolled employees & \$500K in current annual spend

CAPTIVE INSURANCE BENEFITS

The Power of Three

At ICS, we believe in strength in unity. We value our partnerships with agencies and captive clients in order to keep your business on the path to success. Among the many advantages of a group captive, we focus on **three** main benefits:

Control



Captives give companies the opportunity to control costs while improving health and wellness. By partnering with our captive members, we create a community for sharing best practices. ICS captives give you the control by providing actionable data and transparency



85%

**Of companies
perform better than
expected claims and
see savings**



\$1,100

**Average savings
per employee per
year**



Stability

Our captive members are protected from large claims, keeping costs stable. By only working with best-in-class companies, our members are part of a cleaner pool. This allows you to be removed from your traditional carrier's pool, giving you greater credibility and better spread of risk.

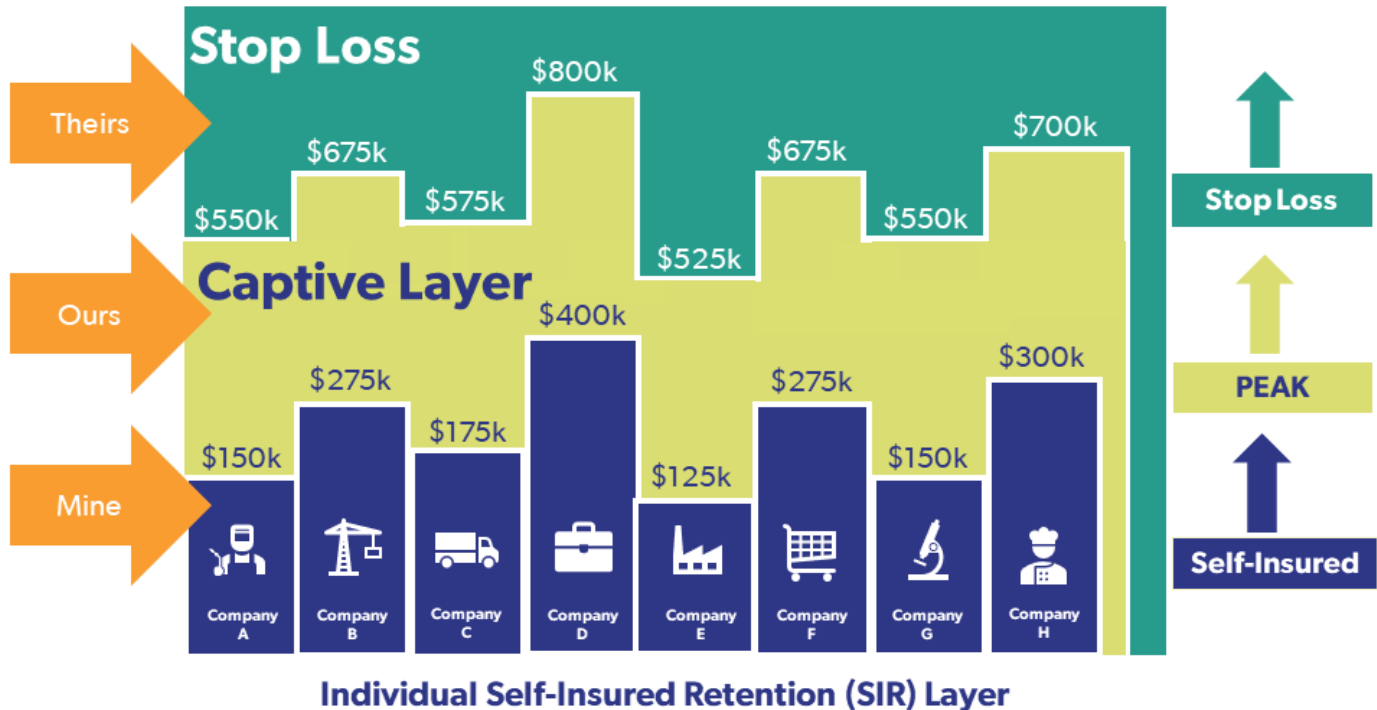
Opportunity

In the traditional market, there is little to no opportunity to win by having good performance. When your claims perform well, the insurance company wins. In the captive, you're the one benefiting from your own positive claims experience.



CAPTIVE STRUCTURE

Better Stability, Better Rewards



Stop Loss Layer (Theirs)

Any claimant who exceeds the captive's retention is covered by stop loss/reinsurance
(Roughly 5-15% of total spend)

Shared Layer – Captive (Ours)

The majority of each member's fixed premium goes into the captive layer to share with other members and pay for severity claims. What is not spent is returned to each member based on what they contributed.
(Roughly 10-20% of total spend)

Member Self-Insured Layer (Mine)

Each member self-funds their own layer at a risk level of their choosing. This is where the majority of the claims and opportunity occur, because you only pay for the claims that you have.
(Roughly 60-80% of total spend)

Leap of Faith

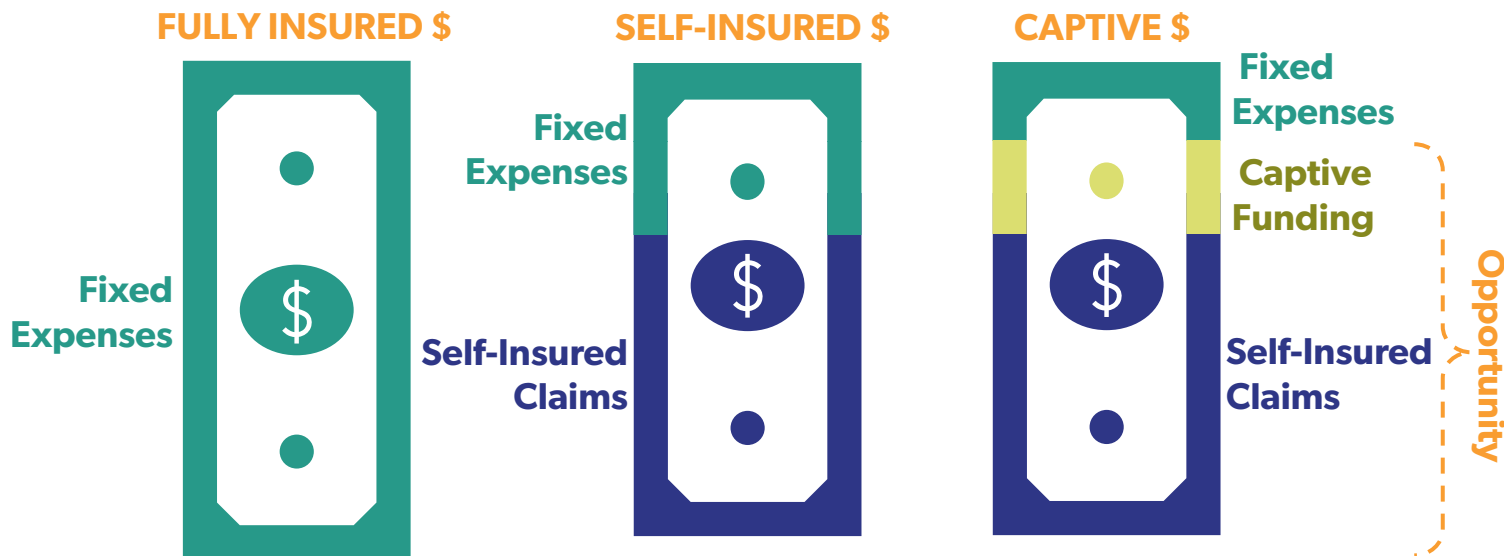
While joining a captive may feel like a leap of faith, you are in a risk-sharing pool today in the traditional market. You just don't know who you are sharing risk with and what risk they may have. Stop getting excited over single digit renewal increases, take **control**, share with like-minded companies to put money back in your pocket.





BREAK WITH TRADITION

Take Control

When comparing captive insurance to traditional insurance, you can easily see the **long-term benefits** and **opportunity** that come with captive ownership. You care about your employees' wellbeing and want to keep them healthy, which in turn protects your company from excess costs and premium increases. Why continue to roll the dice in the fully insured traditional market with companies who lack health management and can have a negative impact on your rates and future?



Doing Business...

 The Old Way	vs.	The Bold Way 
Cross your fingers and hope for a good renewal		Control your claims and earn your good renewal
You rent your insurance		You own your insurance
No opportunity for premium returns		Get rewarded for safety through premium returns
Navigate independently		Partner with like-minded companies
Insurance companies call the shots		Captive members are in control

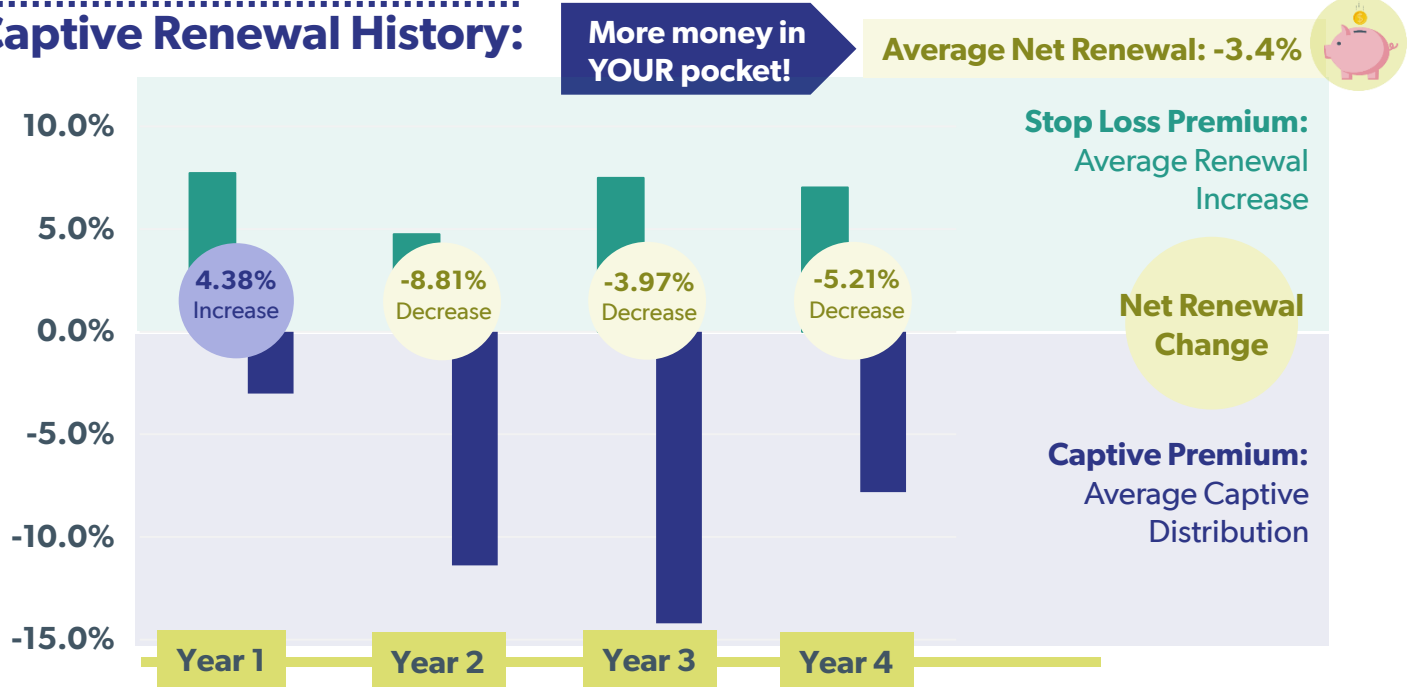
SWIM IN A CLEANER POOL

Why Self-Funded Companies Consider Group Captives

Stability

- Utilize group purchasing power to reduce the volatility of large claims
- Spread your risk among a cleaner more collaborative group of like-minded companies, who collectively beat stop loss trend
- Large claim/laser protection

Captive Renewal History:



Opportunity

- Continue saving money from good performance in frequency/self-insured layer claims
- New opportunity for refunded stop loss premium from captive layer profit distribution
- Distributions can be used how a company desires

Community

- Learn from other best-in-class employers with member best practice sharing
- Network & collaborate with like-minded companies
- Use the captive as a benchmark for improvement

All it Takes is a TRIP



When it comes to your company's population health management strategy, you want a bundled solution that is easy for your employees to navigate. Introducing ICS' **Targeted Risk Improvement Program (TRIP)**. TRIP gives captive members everything they need to target high-cost claims, as well as, implement, track, manage and engage employees in a successful comprehensive population health program.

Your Data

analytICS

AnalytICS is our comprehensive population health data strategy designed to empower you with data-driven, actionable insights aligned with care outcomes.

Our team compiles data from multiple sources, then analyzes it to provide your employees with proactive, timely information and recommendations to drive better employee outcomes and elevate the overall captive experience



Medical Claims



Pharmacy Claims



Biometric Screenings



Vendor Partner Outcomes



Employee Engagement

Your Targeted Claims Management

The TRIP Targeted Claims Management approach includes programs to target the most costly claims within our group captives. All programs are included in your care, but you only pay for services used.



Your Coordinated Partner Resources (CPR)

Exclusive access to **plug & play** partner resources, using a curated group of highly vetted, best-in-class partners providing holistic care in a variety of areas.



THE CAPTIVE COMMUNITY

Level Up Your Company Culture



HOW IS ICS DIFFERENT FROM COMPETITORS?

ICS truly creates member-driven programs. The employers who join our captives have a voice at the table and they are not just a number anymore.

Sara Stopulos
Assistant Vice President

NEXT STEPS

What are YOU Waiting For?



Education

- Schedule your Captive 101 education session with ICS
- Include all company key decision makers
- What are your frustrations with your current insurance?
- We are here to learn about YOU



Look at the Numbers

- Complete a Data Request Form & provide complete submission
- Submit a current census with renewal rates & plan design
- Submit most recent 2 years of claims experience (if available)
- Meet in-person or via webinar to review initial captive pricing



Connect with Current Members

- Have conversations with current members
- Discover the true value of joining a group captive by seeing it for yourself and attending a member meeting



You're a CAPTIVE OWNER!

- You are officially on the road to learning from your peers, controlling your own risk and making your company healthier and more profitable!