

Smarter Together —

Group Captive Insurance

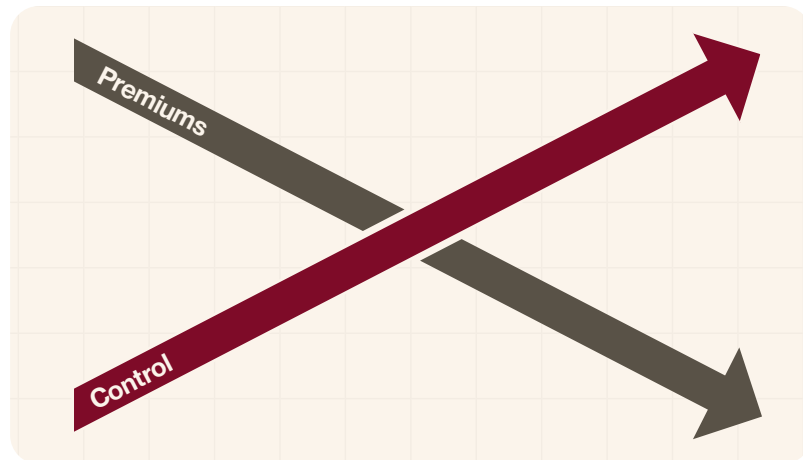
*A proven, alternative
solution for risk financing*

- Earns equity for your business
- Provides transparency and control of premiums
- Converts the expense of your insurance premiums into an asset

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Looking to reduce your company's insurance costs,
and take control of your claims and premiums?



Consider group captive insurance. It's a proven solution to managing your risks and lowering costs for workers compensation, general liability and auto insurance.

You'll get the long-term ability to lower your rates, avoid swings in the market cycle and retain underwriting profits. Additionally, captive insurance provides complete transparency for how your insurance premiums are spent, as well as control over your claims handling process.



A group captive is owned by its members,
solely for the benefit of its members.

In a member owned captive program, the owners are a carefully selected group of well managed businesses from a variety of industries. These businesses pride themselves on financially strong foundations and the desire to run safe operations.

The group shares profits and investment income, turning premiums into member assets.

Service Providers include:



A Rated Insurance Carriers:



We're experts in Group Captive Insurance Programs.

At Sequel Insurance Services, group captives represent our agency's single largest focus. We offer clients more than a decade of specialized experience and access to over 50 group captive programs.

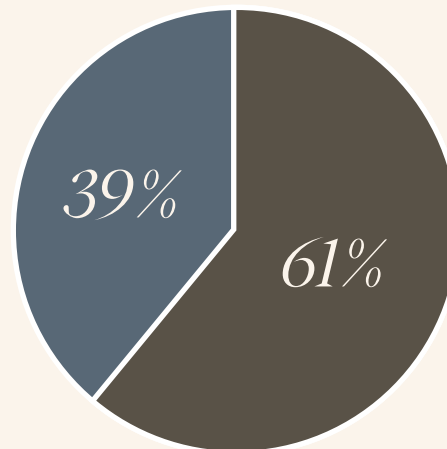


We've placed 200+ businesses into group captive programs — helping those clients lower their insurance costs and accrue more than \$100 million in equity.

Let us show you how to become part of the group.

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Example Premium:

\$300,000

■ Your Claims Account (Equity)

\$183,000

■ Operating Costs

\$117,000

- Insurance Policy
- Re-Insurance
- Claims Management
- Loss Control
- Captive Management

Your premium is determined by your individual loss performance history rather than the current market climate. Approximately 61% of your premium is set aside in your claims account. The rest is used for operating costs. Unused premium dollars can be returned to the owner or the business in the form of a dividend. By operating a safe business, more than half of your premium could be returned in a good year.



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111 Scripps Drive Sacramento, CA 95825 — CA License #6010509