

# About MSL Captive Solutions

## Preferred Group Captive Profile

MSL Captive Solutions is the industry's only platform devoted exclusively to the development of comprehensive (re)insurance solutions for medical stop loss captives. We are an independent underwriting firm and work with select program managers, brokers, and captive managers to build proprietary group and single-parent captive programs.

Every program is tailored to meet the specific risk, financial, and competitive market positioning objectives of our clients. The exclusivity of our carrier relationships and the fact we limit ourselves to select production partnerships helps to minimize distribution channel conflicts and enhance the captives' market identities and competitive positioning.

### Carriers

- US Fire Insurance Company (Crum & Forster)
- Everest Reinsurance Company
- Bridge City Insurance Company (Highmark)

### Preferred Profile for Group Captives

- Established group captives
- Minimum MSL premium for new captive inception: \$1.5M
- Minimum number of participating employer groups: 4
- Minimum individual member employer size: 50 employees (fewer by exception)
- Maximum individual member size: Should not exceed 1,000 employees (more by exception)
- Primary membership should be comprised of existing self-insurers with credible experience data

### Group Captives

MSL Captive Solutions will work with established group captives and consider new (start-up) group captives.

#### Homogeneous:

- Industry-specific groups, e.g., financial institutions, energy, food & beverage distribution, education, hospital/healthcare, professional services, transportation, manufacturing, etc.

#### High-Performance:

- Comprised primarily of existing self-insureds with good loss history. Can be heterogeneous or homogeneous. The captive platform should include progressive risk-mitigation and cost-control initiatives.

#### Heterogeneous:

- Preference is given to established captives and agency-controlled (proprietary) programs comprised of the agency's existing clients.
- We limit the number of open-access (public) captives that we will support. Each captive must have highly selective and tightly controlled agent distribution to reduce potential distribution conflicts.

Contact us to explore the advantages of creating a proprietary group captive or moving your existing group captive to a more agile, collaborative, and dynamic carrier partnership.

\*MSL Captive Solutions does not accept single-account group captive RFPs. We can, however, make qualified referral introductions to the various open-access captive partners that we support.