



CAPTIVE HEALTHCARE INSURANCE PROGRAM

There are different options available to you as an employer to face rising healthcare costs.

The typical healthcare plan is expensive, with premiums often increasing on a regular basis. If your healthcare plan is partially self-insured, then you will likely be subject to a relatively high self-insured retention amount and exposed to greater loss. While a group healthcare plan does present another option, this choice often comes at the cost of switching healthcare providers.

Fenix Concepts, LLC is proud to introduce to you its Captive Healthcare Insurance Program as an option where you can receive benefits from each of the other types of programs, with less downside.

CHOOSE YOUR RISK AND REWARD



- + Commercial Premium Savings
- + Participation in Underwriting Profit
- + Less Volatile Underwriting Result
- + More Reward, Less Risk



- Expensive
- Premiums increase on regular basis
- No participation in underwriting profit
- "Off the shelf" products



- + Premium savings
- Higher self-insured retention amount
- Less predictability (exposure to greater loss)

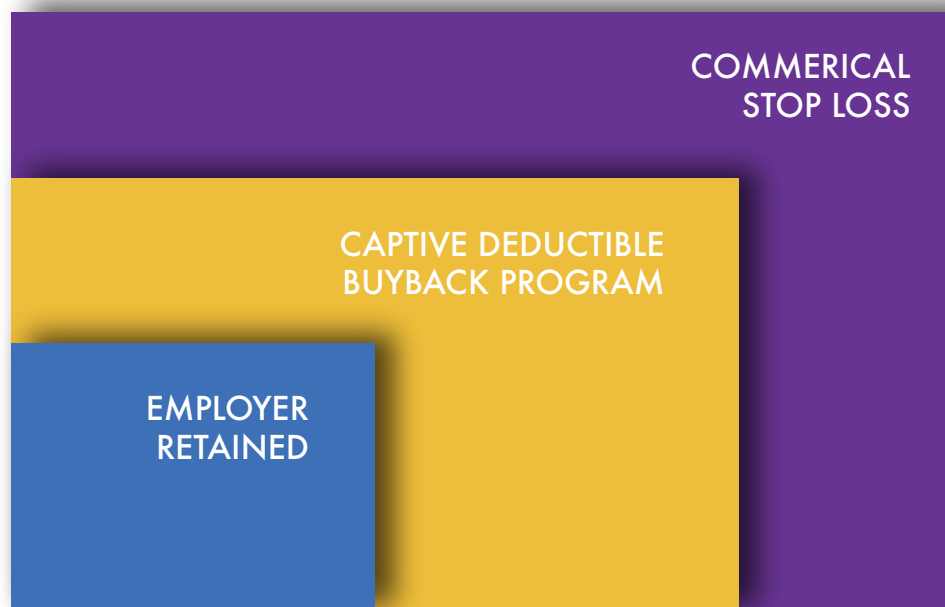


- + More predictability
- Less flexibility
- Group-dictated health care providers

WHY SHOULD YOU PARTICIPATE IN THE CAPTIVE HEALTHCARE INSURANCE PROGRAM?

- Savings in upfront premium otherwise paid to commercial carriers
- Protection from shock losses, such that losses are smaller and more actuarially predictable
- Low marginal cost (overhead costs of commercial insurers typically range from 30-40% of premium, whereas these costs are often as low as 5% of premium for our captive clients)
- Expand on the value received from your captive (if you do not already have one, then we can help)
- More control and flexibility over your risk management program
- If you like your doctor you can keep you doctor! Unlike with a group captive plan, you can work with the existing agent that handles your healthcare plan

HOW WOULD YOU PARTICIPATE IN THE CAPTIVE HEALTHCARE INSURANCE PROGRAM?



WHO BENEFITS FROM THE CAPTIVE HEALTHCARE INSURANCE PROGRAM?

Employers which:

- Have 75+ employees participating in sponsored healthcare plan
- Seek to avoid taking on a large self-insured retention amount
- Are concerned about the unpredictability of larger losses
- Currently have a captive insurance company or are interested in establishing one