

Potential Client Financial Benefits Private Insurance Companies

Business Entity Benefits

- Custom tailored coverages and policy language to meet unique risk management needs
- Protect Company Assets
- New risk financing options
- Premiums may be considered a business expense

Who Should Consider a Private Insurance Company?

- Businesses with significant uninsured risk
- Businesses in an insurance inadequate field
- Privately owned business (all business types)
- Businesses that are consistently profitable
- Businesses with gross revenues greater than \$5,000,000 per year
- Entrepreneurs

Private Insurance Company Uses

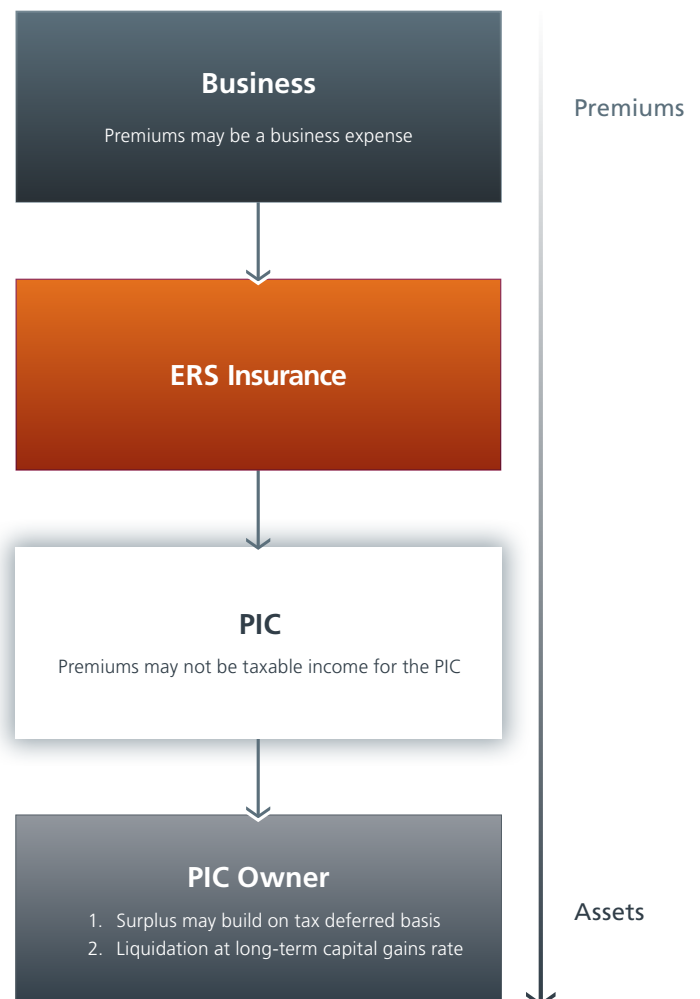
- Enhance risk management program
- Cover risk exposures uninsurable, unavailable or too costly in the standard market
- Prefund large deductible to mitigate unforeseen balance sheet impacts
- Protect business assets from third party liability and creditors

Private Insurance Company Benefits

- Assets grow for funding potential future claims
- Liquidation at capital gains rates

And if managed properly;

- Company perpetuation
- Partner buy-out
- Own underwriting profit and investment income



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