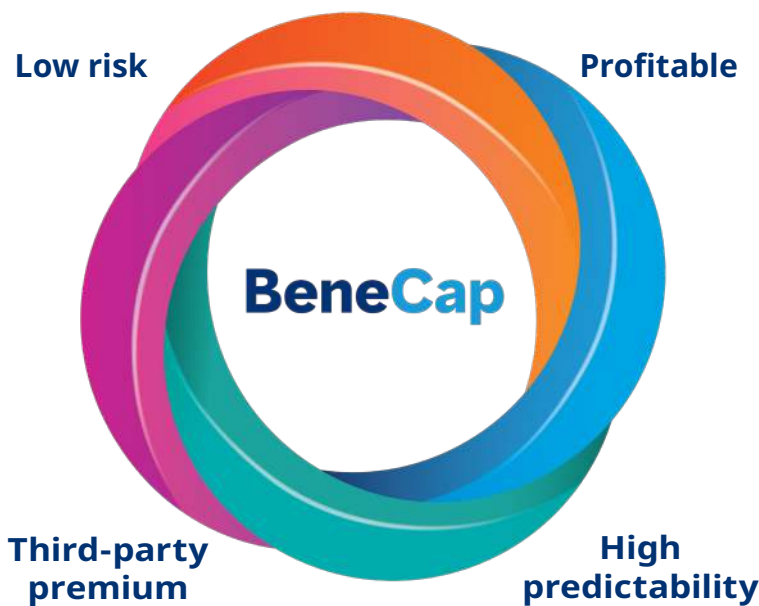


# Grow and diversify your captive

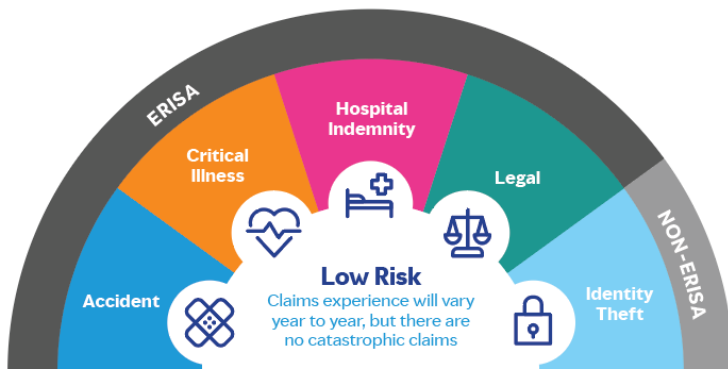
Reinsure U.S. employee benefits with your onshore or offshore captive, without the need for an ERISA exemption. BeneCap is an innovative risk management strategy, designed to profitably diversify your captive with minimal effort and risk.



BeneCap is designed to help grow your captive by integrating 100% employee-paid lines of coverage with your existing risk management strategies. 75% of large employers already offer voluntary benefits. BeneCap allows you to offer them in a way that benefits your employees and your organization. Our program is available to all existing captives, regardless of your size or captive management affiliation.

BeneCap features exclusive insurance products fronted by top-rated carriers with rates and coverages not available without captive participation. Benefits are paid directly to the employee and used at the employee's discretion to pay for deductibles, copayments, coinsurance, or other unexpected incidental expenses. The front cedes a quota share to the BeneCap pool. Pooled risk is then retroceded to each participating employer's captive in direct proportion to the individual employer's premium volume. Underwriting, communications, distribution, claims adjudication, and reporting are provided through the program. Your captive participates only on a financial basis.

## Employee-paid lines of coverage



**Contact us today to learn more.**

+1 877 652 6712

Captives@MarshMMA.com

[www.MMAEast.com/Benecap](http://www.MMAEast.com/Benecap)

## Benefits to stakeholders across your organization:

<b>Risk management/ Captive</b>	<ul style="list-style-type: none"><li>• Diversification and third-party premium</li><li>• Profitable and predictable</li><li>• Low risk, no catastrophic potential</li><li>• Plan design, underwriting, communication, and claims</li></ul>
<b>Finance</b>	<ul style="list-style-type: none"><li>• Assist in reducing core medical, stop loss, and workers' compensation claims</li><li>• Eliminated Department of Labor exemption process</li><li>• 100% employee-paid premium</li><li>• Potential tax advantages</li></ul>
<b>Human resources</b>	<ul style="list-style-type: none"><li>• Increased benefits only available utilizing a captive</li><li>• Greater employee satisfaction with the overall employee benefits package</li><li>• Assists in migrating employee to HDHP</li></ul>
<b>Employees</b>	<ul style="list-style-type: none"><li>• Increased coverage</li><li>• Decreased premiums</li><li>• Improved financial security</li><li>• Best-in-class benefits</li></ul>

## Success story for a 5,000-life Mid-West based manufacturing company with a pure captive



### Challenge

The client's goals were to add third-party premium, diversify their captive, and improve their employee benefits.



### Solution

The client was currently offering voluntary benefits. However, they had average participation and "off-the-shelf" benefit plans. We created enhanced benefit plans and reinsured those lines of coverage in their captive.



### Benefits

Participation increased as much as 113% and delivered over \$400,000 in profitable third-party premium, and a net surplus of over \$74,000.



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# Your future is limitless.<sup>SM</sup>

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