



# CIRCA MANAGERS LLC

A DELEWARE-DOMICILED CAPTIVE  
MANAGEMENT COMPANY



## **CAPTIVE MANAGEMENT, BORN FROM A CAPTIVE OWNER'S PERSPECTIVE**

CIRCA MANAGERS INTRODUCES AN UNBIASED, COMPREHENSIVE MANAGEMENT SOLUTION BACKED BY DECADES OF INDUSTRY KNOWLEDGE AND EXPERTISE.

CIRCA MANAGERS MISSION IS SIMPLE -- BUILD A CULTURE OF LEARNING WHILE PROVIDING A ROBUST SUITE OF OFFERINGS THAT CLEARLY ALIGNS WITH EACH INDIVIDUAL CAPTIVE'S GOALS.

THE RESULT IS AN EFFECTIVE AND EFFICIENT CAPTIVE MANAGEMENT PROGRAM.



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## CAPTIVE PROGRAMS CREATE A PROACTIVE SOLUTION TO THE INSURANCE INDUSTRY'S LEGACY OF PROVIDING REACTIVE PRODUCTS

WORKING WITH CIRCA MANAGERS' DEDICATED STAFF, WE WILL IDENTIFY A PROGRAM THAT MEETS YOUR UNIQUE INSURANCE REQUIREMENTS AND ALIGNS WITH YOUR COMPANY'S LONG-TERM GOALS. BUILDING A ROBUST STRUCTURE, COMPLEMENTED WITH INDUSTRY LEADING SERVICES -- PROGRAM MANAGEMENT, RISK CONTROL AND CLAIMS -- ALLOWS US TO PROVIDE A PROGRAM THAT IS AHEAD OF INDUSTRY TRENDS, WHILE MAXIMIZING YOUR RETURN ON INVESTMENT. **WHY NOT PAY YOURSELF FOR SERVICES THAT MATCH THE SOPHISTICATION OF YOUR COMPANY?**

### ADVANTAGES OF CAPTIVES

WHEN YOU BECOME A SHAREHOLDER OF A CAPTIVE, YOU WILL GAIN CONTROL OVER AN ARRAY OF UNPREDICTABILITY IN THE TRADITIONAL INSURANCE MARKET. THE BENEFITS THAT OUR CLIENTS OFTEN HIGHLIGHT AND ARE A TRADEMARK OF OUR OFFERINGS INCLUDES:

- LONG-TERM SOLUTION FOR MANAGING INSURANCE COSTS:** TRADITIONAL INSURANCE MARKETS ARE PLAGUED WITH INEFFICIENCIES THAT RESULT IN YOU PAYING MORE FOR A POLICY, A POLICY THAT IS ONLY FOCUSED ON THE CARRIER'S OVERALL PROFITABILITY. A CAPTIVE ELIMINATES THE REDUNDANCY AND FOCUSES ON THE SERVICES THAT YOU NEED TO ENSURE THE LONG-TERM SUCCESS OF YOUR BUSINESS. THE RESULT IS STABILITY IN PRICING WHILE OUTPERFORMING THE TRADITIONAL MARKETS.
- ENHANCED RISK MANAGEMENT AND CLAIMS OVERSIGHT PROGRAMS:** WITH THE REDUNDANCY REMOVED, A CAPTIVE CAN DELIVER ENHANCED PROGRAMS THAT WILL HAVE MATERIAL IMPACT. OUR DEDICATED TEAM HAS THE EXPERIENCE TO UNDERSTAND THE PREDICTABILITY OF LOSSES FOR SPECIFIC INDUSTRIES. WITH THIS KNOWLEDGE, WE CAN BUILD CUSTOM, PROACTIVE RISK MANAGEMENT PROGRAMS THAT WILL PROTECT YOUR CORE RESOURCE -- PEOPLE. IF A CLAIM HAPPENS, WE USE THE SAME EXPERTISE TO ACTIVELY MANAGE CLAIMS TO A FAIR AND EQUITABLE RESOLUTION. THESE ARE THE CORNERSTONES OF A SUCCESSFUL CAPTIVE.
- OPPORTUNITY TO CAPTURE UNDERWRITING AND INVESTMENT INCOME:** BUILDING OFF THESE CORNERSTONES, WE ARE ABLE TO DELIVER TO YOU PROFITS FROM THE SUCCESSFUL MANAGEMENT OF YOUR CAPTIVE PROGRAM. WE LEVERAGE FINANCIAL MANAGEMENT FIRMS THAT WILL DELIVER INVESTMENT INCOME ON YOUR PREMIUMS, WHICH COMPOUND THE RETURN OF PREMIUMS THROUGH EFFECTIVE RISK MANAGEMENT AND CLAIMS OVERSIGHT. YOUR CAPTIVE BECOMES ANOTHER PROFIT CENTER AND ALLOWS YOU TO BUILD ADDITIONAL EQUITY.
- BROAD COVERAGES:** CAPTIVES ARE A TREMENDOUS TOOL FOR POSITIONING YOUR COMPANY FOR AN EVER-CHANGING MARKET. CAPTIVES ARE A VEHICLE FOR INCREASING PRIMARY LIMITS OR ENHANCING COVERAGE, BOTH OF WHICH CAN POSITION YOUR COMPANY AHEAD OF THE COMPETITION, GIVING YOU AN DISTINCT ADVANTAGE WHEN SEEKING BUSINESS. FURTHERMORE, CAPTIVES BECOME A TOOL TO PROVIDE PEACE OF MIND THAT YOUR OPERATIONS ARE FULLY PROTECTED WITH THE INSURANCE PROGRAM YOU HAVE BUILT.
- PEER GROUP:** A CAPTIVE IS A UNIQUE WAY TO BUILD A PEER GROUP OF LIKE-MINDED OWNERS. WHETHER YOU AN OWNER, CFO, SAFETY DIRECTOR OR HUMAN RESOURCES SPECIALIST, YOU GAIN ACCESS TO A KNOWLEDGE BASE THAT WILL ENHANCE YOUR COMPANY AS YOU GROW AND MORPH BASED ON FUTURE DEMANDS.

### ELIGIBILITY GUIDELINES

EVERY COMPANY IS UNIQUE, WE BELIEVE THAT EACH SHOULD BE EVALUATED BASED ON THEIR OWN MERITS. IN GENERAL, THE BEST ARE CHARACTERISTICS THAT TEND TO MAXIMIZE THE BENEFITS OF A CAPTIVE:

- SENIOR MANAGEMENT COMMITMENT TO SAFETY AND CLAIMS OVERSIGHT
- INDUSTRY LEADING LOSS HISTORY TRENDS AND FINANCIAL STABILITY
- COMBINED PROPERTY & CASUALTY PREMIUMS OF AT LEAST \$250,000

#### CONTACT

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#### CONNECT WITH US

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