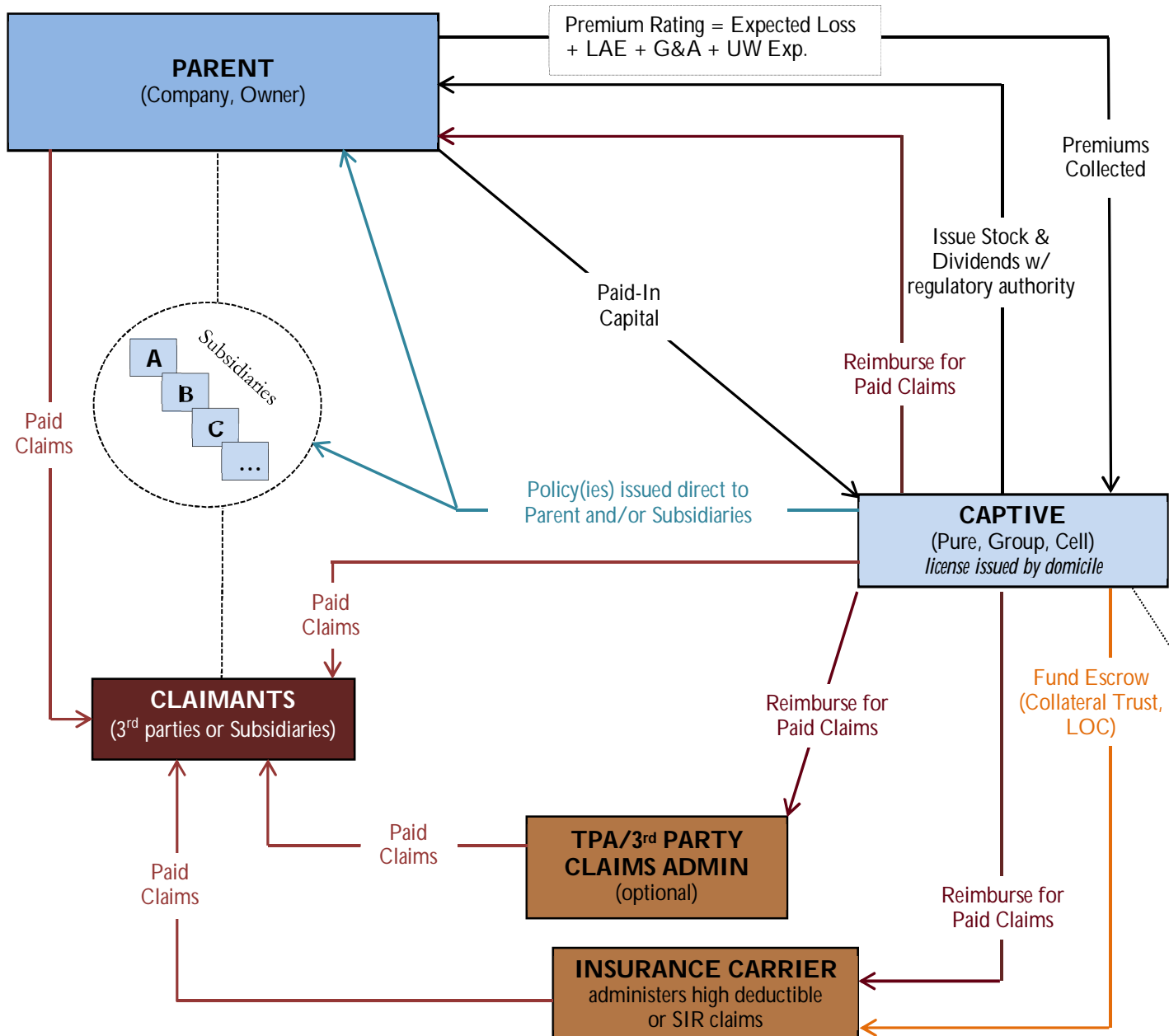


DIRECT WRITING CAPTIVE STRUCTURE



Direct Writing Insurance Coverage:

Policy structure, contract terms and conditions should be reviewed to ensure risk transfer or lack thereof to meet conditions of business plan.

- Captive direct writes policy, indemnity, or reimbursement agreement to Parent & Affiliates
- Indemnity & reimbursement agreement(s) used w/ High Deductible, SIR or Qualified Self- Insurer
- Very efficient structure with minimal administrative fees & transaction volumes
- Pure captive is non-admitted insurance carrier, certain certificate holders may not recognize (municipalities, et al)
- Investment strategy & flexibility depends on parent financial strength

Captive Benefits:

- Coverage tailored to Parent & Affiliate needs
- Flexibility to purchase reinsurance for excess, aggregate or large loss protection
- Captive funding may secure carrier deductibles with collateral trust or Letters of Credit (LOC)
- Risk retained and upper limits offer full flexibility
- Proper structure can create cash flow benefits

Outsourced Captive Team:

Actuary, Attorney, Auditor, Broker, Captive Manager, Financial Institution, Investment Manager, TPA

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