

Heterogeneous 2 Facts and Figures

Ownership:	100% Member Owned and Controlled		
Type:	Heterogeneous Group Captive		
Date of Incorporation:	March 1, 1996		
Domiciled In:	Grand Cayman, Cayman Islands		
Number of Active Member/Owners:	125 (As of 3/1/2018)		
Captive Membership Profile:	Manufacturing – 50	<u>Total Premium Allocations by Line</u>	
	Distribution – 31		
	Service – 21	Workers' Compensation:	79%
	Contracting – 18	Automobile:	14%
	Retail – 5	General Liability:	7%
Captive's Retention:	\$350,000 Per Occurrence (A Fund \$0 to \$100,000)		
Annual Captive Premium:	\$56,870,043 (As of 3/1/2018)		
Average Member Premium Size:	\$454,960 (As of 3/1/2018)		
Total Capital:	\$96,031,647 (As of 2/28/17 Audited Financials)		
Premium to Surplus Ratio:	0.41:1 (As of 2/28/17 Audited Financial Statement) (Insurance Industry Standard 3:1)		
Final Underwriting Approval:	Captive Underwriting Committee		
Captive Consultant:	Captive Resources, LLC		
Fronting Insurance Company:	Zurich North America, A.M. Best Rating A+		
Specific Excess Reinsurer:	Zurich North America, A.M. Best Rating A+		
Claims Administrator:	Gallagher Bassett		
Loss Prevention Services:	Gallagher Bassett		
Auditor:	PricewaterhouseCoopers		
Banking:	Credit Suisse/Scotiabank		
Captive Manager:	Kensington Management Group		
On-site Loss Control Survey:	Requirement for Prospective Membership		