



Kapnick  
Commercial

# INSURANCE FUNDING

DO YOU KNOW  
YOUR OPTIONS?

## CHALLENGES

There are many ways to fund an insurance program, yet most brokers offer one solution—**guaranteed cost**—the most expensive way to transfer your risk.

## SOLUTIONS

**We analyze** your premiums, losses, and other data from the last 3-5 years, **then review your funding options** and potential outcomes, including:

- Deductible Plans
- Self-Insured Retention
- Group Captive
- Retrospective Plans
- Self-Funded

## RESULTS

By **taking back control**, our clients have found tremendous success and **increased financial security, saving 20%** on average.

20%  
**SAVINGS**

AVERAGE  
REDUCED COST



BUSINESS INSURANCE | RISK SOLUTIONS | EMPLOYEE BENEFITS  
WORKSITE WELL-BEING | PERSONAL INSURANCE | GLOBAL SOLUTIONS

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# HOW KAPNICK CAN HELP

## CLIENT CHALLENGE

A Kapnick client averaged \$600,000 annually for their casualty insurance premiums, including general liability, workers' compensation, and auto. This best-in-class company averaged less than \$100,000 in claims, yet despite their outstanding loss history and safety programs, and Kapnick's aggressive marketing, they were unable to reduce their premium costs. They were already receiving the best premium available the fully insured marketplace was willing to offer.

## SOLUTION

Kapnick's analysis showed that by pursuing an alternative risk program, they could **reduce insurance costs by 50%**. This has resulted in **\$300,000 in dividends** annually back to the client.

