

# Heterogeneous 1

## Facts and Figures

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<b>Ownership:</b>	<b>100% Member Owned and Controlled</b>	
<b>Date of Incorporation:</b>	<b>July 1, 1992</b>	
<b>Domiciled In:</b>	<b>Grand Cayman, Cayman Islands, B.W.I.</b>	
<b>Number of Active Member/Owners:</b>	<b>124 (As of 7/1/2015)</b>	
<b>Captive Membership Profile:</b>	<b>Manufacturing – 51</b> <b>Distribution – 37</b> <b>Service – 23</b> <b>Contracting – 7</b> <b>Retail – 6</b>	<u><b>Total Premium Allocation by Line</b></u> <b>Workers' Compensation: 78%</b> <b>General Liability: 12%</b> <b>Automobile: 10%</b>
<b>Captive Retention:</b>	<b>\$400,000 Per Occurrence (A Fund \$0 to \$100,000)</b>	
<b>Annual Captive Premium:</b>	<b>\$119,321,682 (As of 7/1/2015)</b>	
<b>Average Member Premium Size:</b>	<b>\$962,272 (As of 7/1/2015)</b>	
<b>Total Capital:</b>	<b>\$241,035,362 (As of 2/28/14 Audited Financials)</b>	
<b>Premium to Surplus Ratio:</b>	<b>0.34:1 (As of 2/28/14 Audited Financial Statement) (Insurance Industry Standard 2:1)</b>	
<b>Final Underwriting Approval:</b>	<b>Captive Underwriting Committee</b>	
<b>Captive Consultant:</b>	<b>Captive Resources, LLC</b>	
<b>Fronting Insurance Company:</b>	<b>Zurich North America, A.M. Best Rating A+15</b>	
<b>Specific Excess Reinsurer:</b>	<b>Zurich North America, A.M. Best Rating A+15</b>	
<b>Claims Administrator:</b>	<b>Gallagher Bassett</b>	
<b>Loss Prevention Services:</b>	<b>Gallagher Bassett</b>	
<b>Auditor:</b>	<b>KPMG</b>	
<b>Banking:</b>	<b>Credit Suisse</b>	
<b>Captive Manager:</b>	<b>Kensington Management Group</b>	