

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:	104 (As of 7/1/2015)		
Captive Membership Profile:	Manufacturing – 51	<u>Total Premium Allocations by Line</u>	
	Distribution – 22		
	Service – 15	Workers' Compensation:	78%
	Contracting – 11	Automobile:	13%
	Retail – 5	General Liability:	9%
Captive's Retention:	\$350,000 Per Occurrence		
Annual Captive Premium:	\$45,048,392 (As of 7/1/2015)		
Average Member Premium Size:	\$433,158 (As of 7/1/2015)		
Total Capital:	\$74,054,508 (As of 2/28/14 Audited Financials)		
Premium to Surplus Ratio:	0.31:1 (As of 2/28/14 Audited Financial Statement) (Insurance Industry Standard 2:1)		
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		
Captive Manager:	Kensington Management Group		