

Are you seeking to **REDUCE RELIANCE** on the standard market through the formation of a captive?

A Graham Success Story


One of the largest privately held bottlers and distributors sought a way to reduce its dependency on the standard insurance market and recoup the investments made in its safety program. Over the course of five years, the company had successfully reduced claims costs by more than 35%, but they wanted a more sustainable solution moving forward. To address this challenge, Graham Company performed a comprehensive captive feasibility study, thoroughly reviewing the organization's risk management and insurance goals, as well as evaluating different captive structures and potential domiciles.

After a detailed analysis, the decision was made to establish a wholly owned captive. This captive would cover key areas such as:

- Auto Liability
- General Liability
- Workers' Compensation
- Employers Liability
- Medical Stop Loss

As a result of this strategic move, the company was able to realize nearly \$600,000 in upfront premium savings during its property and casualty renewal. Additionally, the company accelerated its tax deduction on a portion of its loss reserves, which provided millions in financial value to the parent company.

Looking to the future, the company is considering utilizing the captive for other coverages, including Pension Liability, Excess Liability, Voluntary Benefits, and Loss Portfolio Transfers of Legacy Liabilities. Graham Company's expertise and strategic guidance not only helped the client manage risk more effectively but also delivered significant financial benefits, enhancing their operational resilience and long-term profitability.



**Your unparalleled partner,
protecting what matters most.
People. Culture. Purpose.**

See how we helped a \$1.5B+ privately held beverage distributor **SAVE NEARLY \$600,000** in upfront premium costs by forming a captive and optimizing their insurance strategy!

Tangible Results

- \$600,000 in upfront premium savings
- 35% reduction in claims costs over 5 years
- Millions in financial value from accelerated tax deductions
- Future expansion to cover Pension Liability, Excess Liability, and more

Everything we do at Graham is centered around giving our clients the peace of mind of knowing that their businesses, employees and bottom lines are well-protected. We pride ourselves on being **your unparalleled partner, trusted to protect what matters most. People. Culture. Purpose.** To learn more about how we can help you, visit: <https://www.grahamco.com>.

Want to Learn More?

We are here to help.

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Individual results may vary depending upon the location(s) and nature of the risk, as well as market conditions at the time of placement.