

TOPIC

Transportation rent-a-captive solution

TOPIC (Transportation Operators Protection Insurance Cell) is a loss-sensitive program, ideal for best-in-class transportation companies who are interested in sharing in the risk and reward of their underwriting experience. Our rent-a-captive solution offers the advantages and simplicity of renting rather than owning, such as providing easy in-and-out access to a loss-sensitive solution without the requirements of captive ownership. Coverages include workers' compensation, automotive liability and general liability.

TOPIC is constructed with best-in-class service components—claim analytics and advocacy, tailored loss control, and the industry's leading third-party claims administrator—to deliver improved risk performance and profitability return to insureds.

FEATURES AND BENEFITS

- "A" rated carrier
- Nonassessable
- Full interstate capability
- Premiums based on individual loss history
- Returns underwriting profits to the insured
- Rent-a-captive structure: no capitalization and manageable collateralization
- Workers' compensation stand-alone or multiline coverage
- Less downside risk than most captive programs



The **ART** of **RISK**

At Artex, we believe there is more to alternative risk management. As a trusted leader and provider of diverse (re)insurance and ILS solutions, our global team operates at the intersection of art and science—where creative thinking meets expertise and where superior outcomes are made. That's how we're able to fully understand our clients' needs and deliver the most comprehensive solution set available.

Established in more than 35 domiciles internationally, we're here to help you make empowered decisions with confidence, reduce your total cost of risk and improve your return on capital. At Artex, we believe in finding you a better way.

PREFERRED ACCOUNT PROFILE

- Target premium: \$250,000–\$2,000,000
- Employee drivers preferred
- Firms having the desire to move from guaranteed cost to an alternative risk program
- A discernible management commitment to loss control and workplace safety
- Financially strong firms having the desire to take control of their insurance costs



ENHANCED SERVICES—VALUE TO CLIENTS

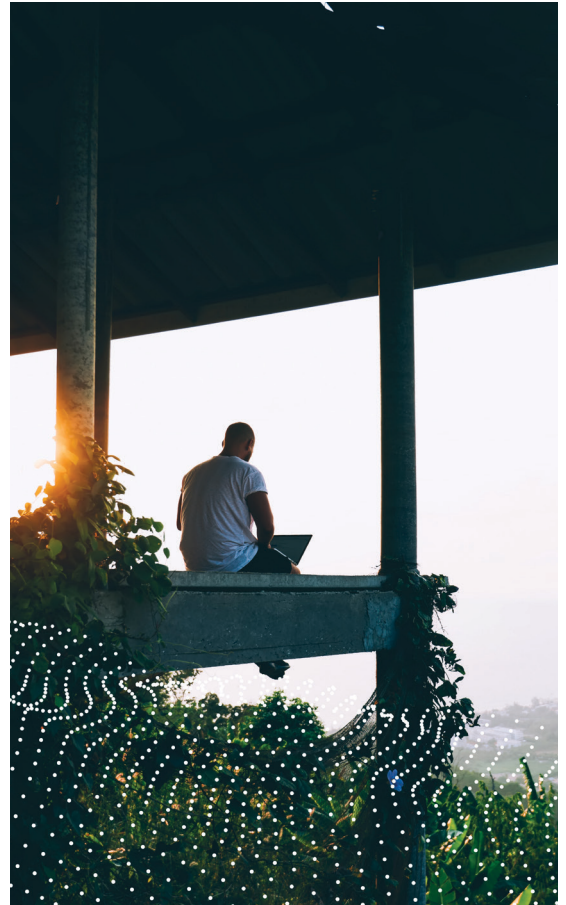
- Artex claims analytics and advocacy: Our expert staff examines every reported claim to identify cost-reduction opportunities, resulting in faster, more effective and efficient claim resolution
- Gallagher Bassett claims administration
- 24/7 online certificate issuance
- 24/7 online access to loss runs

ELIGIBLE CLASSIFICATIONS

- Dry van
- Refrigerated goods
- Grain and agricultural products
- Flatbed operations
- Sand and gravel
- Tankers

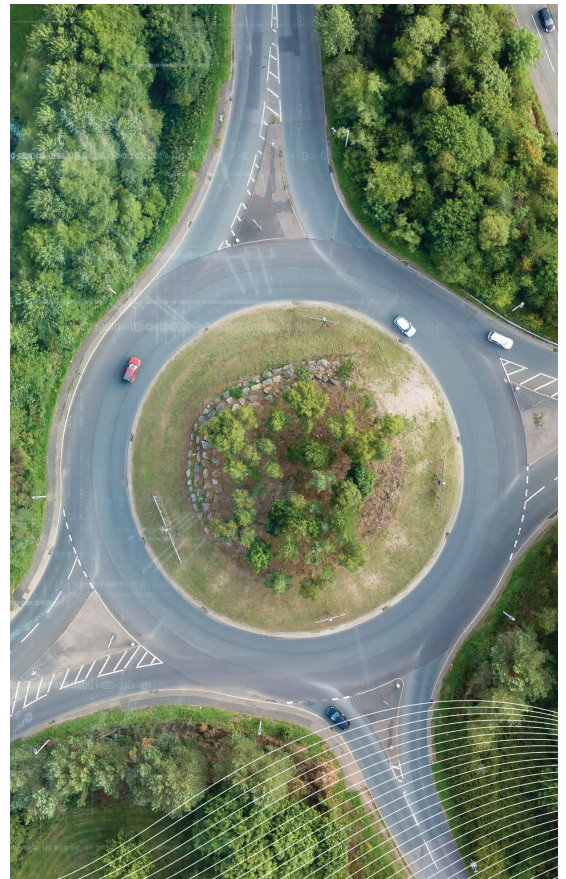
CONSIDERED ON A RESTRICTED BASIS

- Last mile delivery services
- Construction risks
- HAZMAT (with exceptions)



SUBMISSION REQUIREMENTS

- ACORD application and Artex submission form
- Five years of loss runs
- Five years of payroll/exposure data
- Five year of expiring/audited premiums
- Experience mod worksheet
- CAB report
- Details on losses over \$50,000
- Two years of corporate financials



Artex provides risk transfer consultation and alternative risk management solutions for our clients. When providing analysis, recommendations or advice regarding risk implications and risk transfer strategy, we offer it as general recommendations for risk mitigation and to limit financial exposures. Any statement or information provided is for informational purposes and is neither intended to be, nor should it be interpreted as, insurance broker, tax, financial, legal or client-specific risk management or mitigation advice. We recommend consultation with tax, legal and financial advisors for business-specific advice for your company.

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