

## THERE IS A SMARTER WAY TO INSURE YOUR DISTRICT

Health care costs continue to rise, and schools are basically left with three choices: shift costs to employees, eat those costs and limit spending in other budgets, or reduce benefits. These options just don't fly in an industry that relies on a great benefits package to attract and retain talent.

A captive insurance program can give your school a new level of control and financial independence, allowing you to break from the cyclical nature of the traditional insurance marketplace.

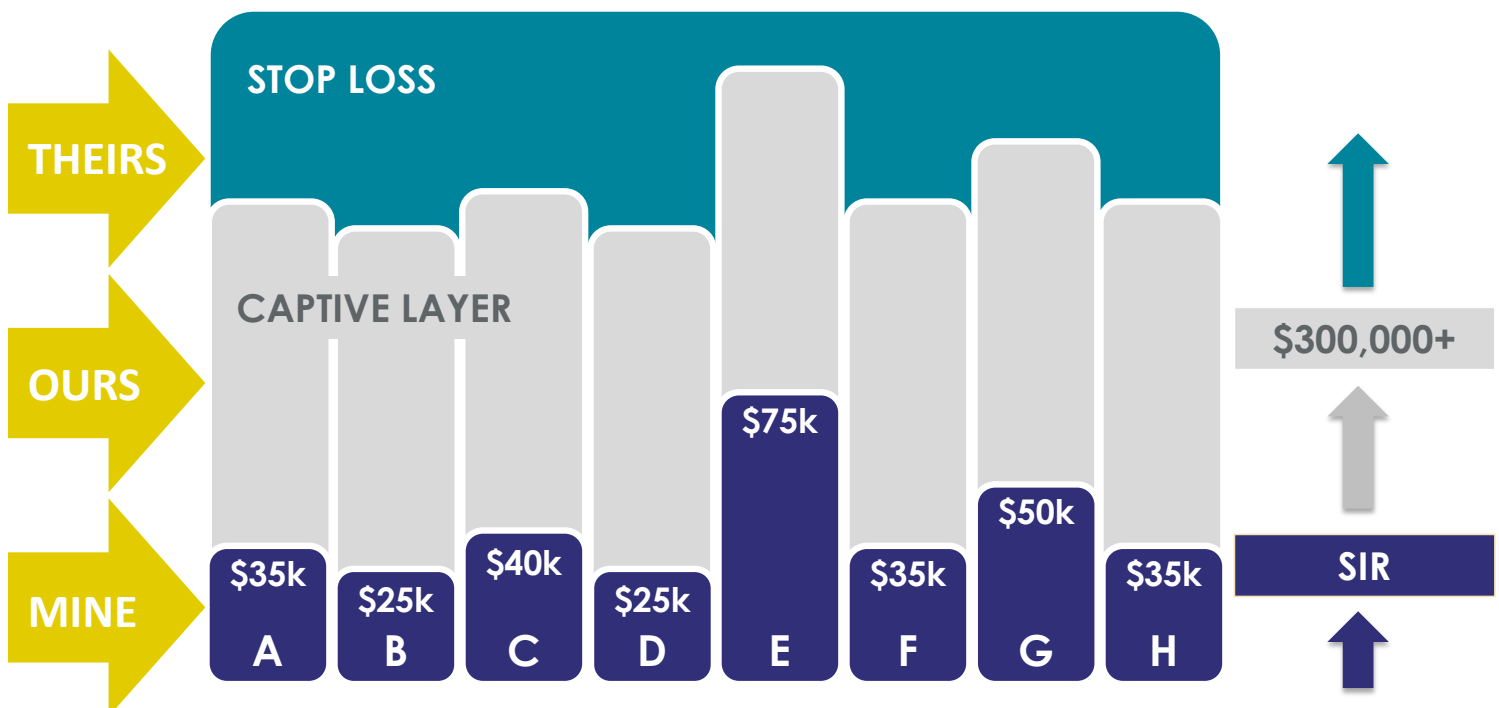
### FOR SCHOOLS THAT:

- ▶ Have at least 100 employees
- ▶ Are committed to wellness and cost containment
- ▶ Understand "risk for reward"
- ▶ Desire more control and stability
- ▶ Have an innovation-focused benefits philosophy

### SCHOOLS JOIN CAPTIVES TO:

- ▶ Take advantage of transparency
- ▶ Gain long term premium stability
- ▶ Receive claims data
- ▶ Join a group of forward-thinking schools
- ▶ "Swim in a cleaner pool"
- ▶ Attain lower costs through unbundled services and economies of scale

## HOW THE CAPTIVE STRUCTURE WORKS:



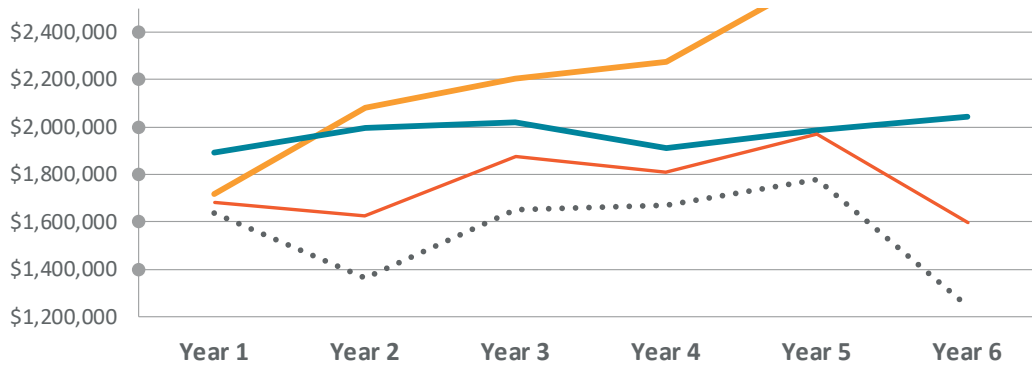
# REAL RESULTS: CAPTIVES IN ACTION

## MEMBER CASE STUDY

FULLY INSURED VS. CAPTIVE

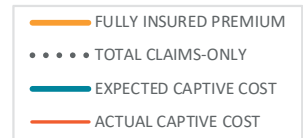
ABC Company, Inc. with  
200 enrolled employees.

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
FULLY INSURED PREMIUM	\$1,719,256	\$2,080,240	\$2,205,086	\$2,276,649	\$2,630,812	\$2,616,622
TOTAL CLAIMS-ONLY	\$1,639,662	\$1,362,987	\$1,653,232	\$1,669,716	\$1,779,958	\$1,243,062
EXPECTED CAPTIVE COST	\$1,894,348	\$1,996,077	\$2,021,104	\$1,910,651	\$1,986,702	\$2,044,266
ACTUAL CAPTIVE COSTS	\$1,680,351	\$1,624,832	\$1,878,304	\$1,810,894	\$1,971,858	\$1,598,044
<b>ACTUAL SAVINGS TO FULLY INSURED</b>	<b>\$38,904</b>	<b>\$455,407</b>	<b>\$326,782</b>	<b>\$465,755</b>	<b>\$658,953</b>	<b>\$1,018,413</b>



**CUMMULATIVE SAVINGS:**

**\$3,063,408**



FOR MORE INFORMATION CONTACT YOUR M3 EMPLOYEE BENEFITS ACCOUNT EXECUTIVE OR, REACH OUT TO A PRACTICE GROUP DIRECTOR:



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