

In its most basic form, a captive insurance company is an insurance company owned by a parent that primarily underwrites the insurance needs of the parent's other businesses. Avant Insurance Managers provides clients with experienced captive consulting, formation and management services as an extension of our risk management services.

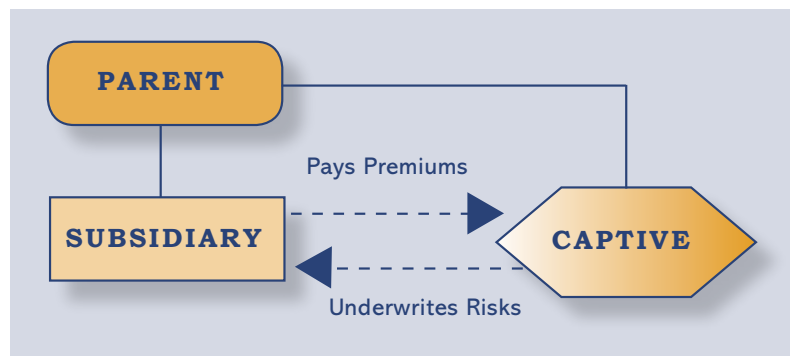
There are many possible advantages captives offer:

- ▶ **Cost Reduction** - Captives have access to reinsurance markets and utilization of Avant's computation of premiums utilizing our internal claims data.
- ▶ **Coverage** - For unavailable coverage or unfeasible market costs.
- ▶ **Control** - Internal risk management control, instead of traditional commercial market.
- ▶ **Cash Flow** - Earn income on premiums and capitol from captive investments during losses paid out period.
- ▶ **Capacity** - Over time, accessing the reinsurance market with successful underwriting a surplus of capitol will be established enabling the parent to increase risk retention
- ▶ **Continuity** - During both hard and soft insurance cycles, the captive is able to adapt its business plan, creating an effective risk financing program.



CAPTIVE INSURANCE

“Avant functions as an extension of our clients risk management department. Whether Avant is forming, consulting or utilizing a rent-a-captive, our clients will be able maximize profitability and minimize risk. Our clients can potentially save the parent company hundreds of thousands of dollars” - Jeff Post, CEO



Avant offers clients the following services: captive feasibility study, loss trends and reserves, customized insurance and reinsurance programs, domicile selection, business plans and financial projections, service provider relationships, and incorporation documents.

Avant's captive management team offers the following services: financial statements and reports, statutory reporting and monitoring, managing service providers, statistical analysis, monitoring the market-place, insurance-related services, and general administration.

Contacting us is simple: call 1-800-682-0391 or email info@avantmanagers.com for all locations

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