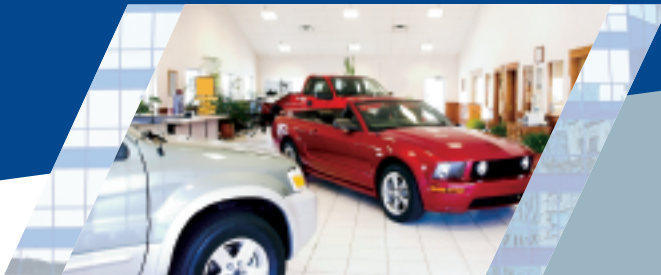


# Property & Casualty



Beyond Insurance

## CAPTIVE AUTO DEALER PROGRAM

### Beyond Risk Solutions

As an Auto Dealer, you may feel like you're on the road to nowhere when it comes to managing escalating insurance costs. A captive insurance company is an insurance company owned and controlled by its insured members. This means the insured member/owners share the profits and losses including investment income generated from current insurance premiums.

There are many reasons to consider a captive insurance program, including:

- The ability to leverage investment income from initial stock purchases and premium and loss reserves
- Premiums are based on the group's losses—not on national figures or other classes of business
- Payments of claims and fraud investigations can be controlled
- Unique and focused risk management services are available to enhance program success

### Beyond Ideas-into action

Auto Dealers Risk Solutions (ADRS) is a dealer-owned captive created to provide comprehensive, industry-specific risk solutions for members. ADRS pools premiums among dealers, enabling member/owners to benefit from investing premium and loss reserves. It addresses common causes of concern, from paying excessive premiums and sending huge profits to unknown investors, to how to best counter huge premium swings that are often blamed on national catastrophes or stock market losses, to the payment of fraudulent claims.

### Beyond Stability

ADRS is a safe solution for dealers who want to protect their financial interests while taking greater control over their insurance management. ADRS has nearly a decade of experience delivering superior results for hundreds of dealers and a president with over 3 decades of insurance expertise in the auto dealer market. ADRS provides:

- **OWNERSHIP, STOCK APPRECIATION AND FULL FINANCIAL DISCLOSURE**
- **A DIVIDEND PROGRAM WITH NO ADDITIONAL ASSESSMENTS POSSIBLE**
- **LONG-TERM STABILITY**
- **LOCAL SPECIALIZED INDEPENDENT AGENT REPRESENTATION**
- **DOLLAR ONE PROTECTION WITH DISCOVER P&C**
- **REINSURANCE CAPPING PER ACCIDENT AND PER YEAR LOSS AMOUNTS**
- **PURCHASES A-RATED REINSURANCE TO COVER LOSSES ABOVE THE ACCEPTED LOSS AMOUNT**
- **DEALER-SPECIFIC CLAIM MANAGEMENT**
- **SPECIALIZED AUTO DEALER UNDERWRITERS**

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