

A captive domicile with a difference

Since the passage of its captive law in 2008, Connecticut has quickly distinguished itself as a world-class domicile and as a center for innovation in captive formation and thinking. The state has also established a reputation as a place where the commitment of Connecticut regulators to support and foster the growth of captives is second-to-none.

Whether it be through state-of-the-art captive law, its robust base of experienced service providers, or its already established history as the center of the insurance industry in the United States, Connecticut has become the "domicile of choice" when it comes to innovative, creative, and business-friendly solutions for the self-insurance of risk across all business sectors.

#1 in share of insurance employees across the U.S.



Moody's Analytics; CERC calculations, 2016

Key state for captive insurance in these industries:

- Energy/Utilities/Telecommunications
- Healthcare
- Construction
- Manufacturing
- Finance/Banking/Insurance

Business owners in Connecticut, New York, Delaware and places as far and wide as Bermuda and California call Connecticut their "captive home."

Your risk innovation partner: Connecticut Captive Insurance Association

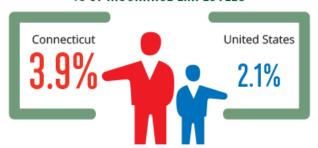
The Connecticut Captive Insurance Association, in partnership with the Insurance Department, brings together the captive industry and expertise of commercial insurers for the betterment of your business' prospects.



Connecticut is a place where innovative ideas in insurance coverage, risk services, captive management, reinsurance and related services can be vetted and eventually realized. The dialogue is different here.

Connecticut has more actuaries per capita and more insurance employees—among them attorneys who specialize in insurance—than any other state in the nation. With the expertise of the insurance capital of the world, you're sure to find what you need among Connecticut's captive service providers.

% OF INSURANCE EMPLOYEES



Source: Connecticut Department of Labor, 2015; U.S. Bureau of Labor Statistics, 2015; CERC calculations.

Broad array of coverages written

- General Liability & Products
- Automobile and Truck Liability
- Medical Professional Liability
- Errors and Omissions
- Workers Compensation
- Medical Stop Loss
- Deductible Buy-down
- Differences in Conditions
- Reinsurance

Diverse types of captives licensed

- Pure Captive Insurance Company
- Association Captive Insurance Company
- Industrial Insured Captive Insurance Company
- Sponsored Captive Insurance Company
- Special Purpose Financial Captive Insurance Company
- Sponsored Captive Licensed as a Special Purpose Financial Captive
- Risk Retention Group Captive Insurance Company

You've got a business problem to solve. Connecticut has the creativity and innovation to help. Whether you're looking to start up a new captive or re-domicile an existing entity, Connecticut has the experience you need. We will work with you and your attorney, actuary, and consultant or captive manager, not just to license the entity but to ensure it is situated for success.

Upon receipt of a complete application, you can expect your captive to be licensed within 30 days. Our goal is to complete all application review, including actuarial, inhouse by Connecticut's experienced and highly qualified staff. Unlike other domiciles, you can expect no add-on fees for outside review.

For more information, please visit the Captive Division at the Insurance Department's website

http://www.ct.gov/cid/ and follow the link to Captive Insurance Regulation (right side of page) or call/email Janet Grace, Captive Division Director 860-297-3813, email: janet.grace@CT.gov.

