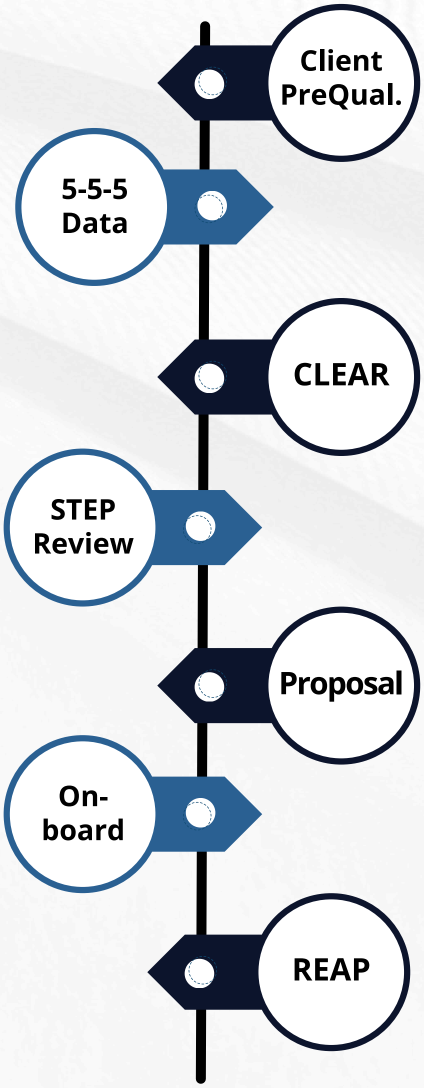
CLIENT SUBMISSION PROCESS

Client Prequalification → 5-5-5 Data Request → CLEAR Evaluation → STEP Risk Review → Proposal → Onboarding & REAP

YOUR ROADMAP TO CAPTIVE MEMBERSHIP

A clear, step-by-step process that takes your client from first conversation to fully supported captive ownership — in as little as 10-12 weeks.

The submission process is built to be efficient, predictable, and easy to explain to your clients. Each stage has a defined purpose, timeline, and deliverables so there are no surprises along the way.



Client Prequalification (½ week): We start with a fast fit check to confirm your client meets the key financial, operational, and timing requirements. If they're a match, we move directly into data collection.

5-5-5 Data Request & Collection (2 weeks): Gather five years of policies, audits, and loss runs, plus a brief business narrative. We review everything with you to ensure the submission is complete before moving forward.

CLEAR Evaluation & Meeting (1 week total): Within three business days, we produce the Captive Loss Evaluation and Analysis Report. In the CLEAR Meeting, you and your client see exactly how they would have performed in a captive and decide whether to proceed.

STEP Risk Review (1 week): Your client submits safety manuals, policies, OSHA logs, and other risk documents, watches our captive education videos, and meets with us to confirm readiness before committing funds.

Proposal Phase (4 weeks): We coordinate the loss control visit, actuarial modeling, and carrier review, leading to the final bindable proposal. This includes the draft participation agreement and funding instructions.

Onboarding & Captive Activation (1–3 weeks): Once funds are wired, we activate coverage, set up governance, and ensure the client understands how the captive will operate from day one.

REAP (Ongoing): Our Risk Evaluation and Profitability program provides long-term support through regular reviews, performance tracking, and strategy updates to keep the captive strong year after year.

Total Timeline: ~10–12 weeks

These timelines are typical, but every submission is different. The speed of each phase depends on how quickly and completely documents are provided, as well as scheduling availability for meetings and reviews.

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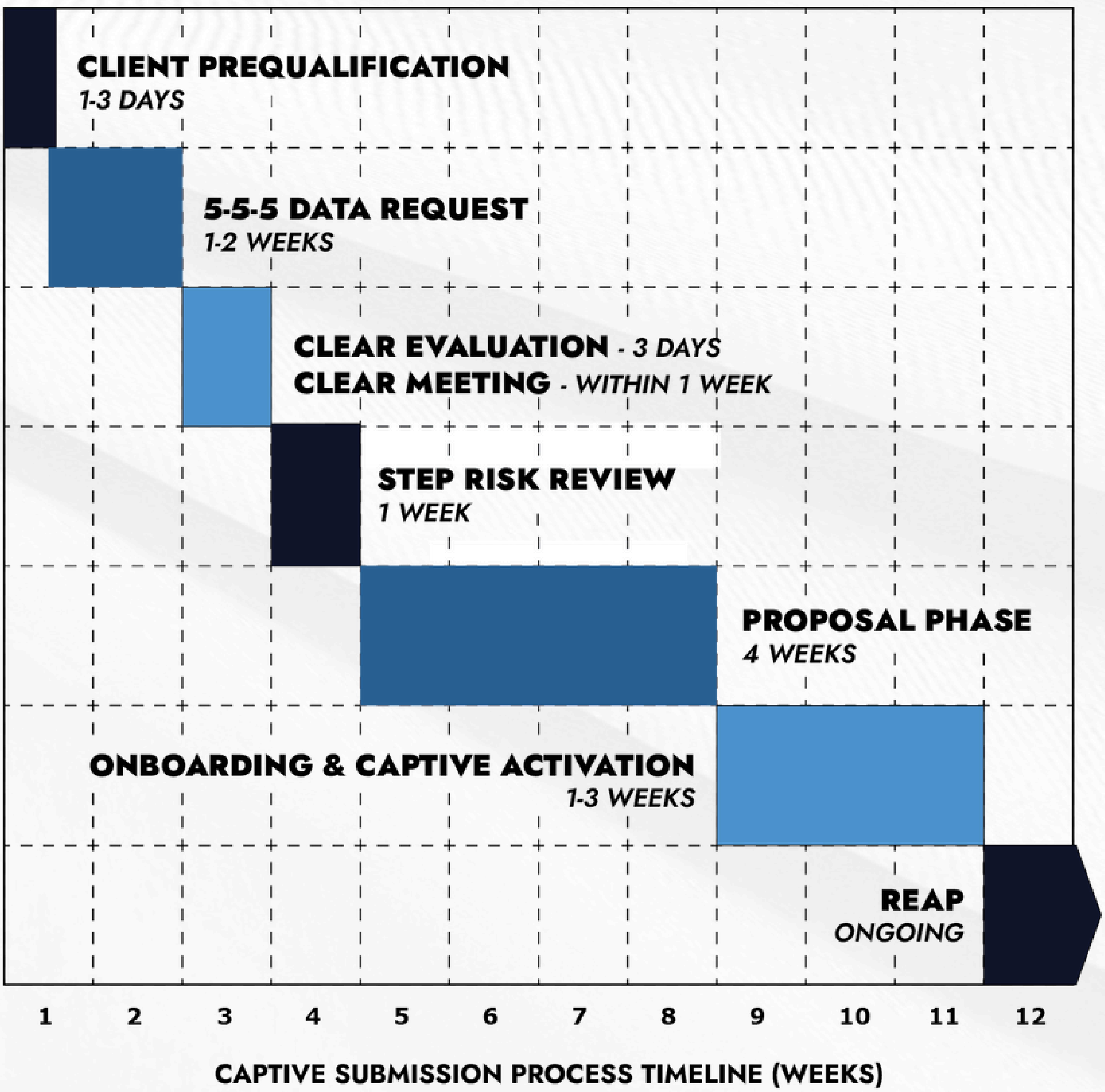

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