

# The Smart Alternative to Traditional Insurance

A risk transfer solution for well-run companies struggling with disproportionately high insurance costs.

You've worked hard to reduce workplace injuries. You've created award-winning safety programs and diligently guard against workers' compensation and liability claims. Yet you feel penalized for your efforts each time you renew your insurance programs. There is an alternative that may be right for you!

## Expertise Matters

OneGroup has the expertise to build a customized, affordable and stable insurance alternative that rewards you for your good habits. A captive insurance program puts you and other qualifying well-run non-related companies in the driver's seat and provides the highest quality insurance protection for you and your business.

Our underwriting company provides the strength and stability we seek for our captive members:

- **Serving 30+ captive insurance companies**
- **3,200 members from across the U.S.**
- **Combined annual premiums over \$1.7 billion**
- **Over \$1.2 billion in member dividends paid**
- **Assets exceed \$4.5 billion**

The types of coverages we offer include workers' compensation, general liability, and automobile liability for a wide range of industries including:

- **Manufacturing**
- **Construction and Specialty Trades**
- **Distribution**
- **Retail**
- **Services**

## Membership Criteria

Because each member of the captive is an owner, the following criteria has been established to ensure the

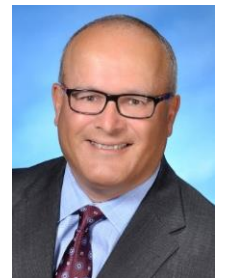
quality of membership and long-term strength of the Company:

- **Management commitment to risk management and safety and claims mitigation**
- **Financial strength of member companies**
- **Loss experience better than industry average (spread between premiums paid and losses)**
- **A commitment to risk management**
- **Current combined premiums in excess of \$250,000 (workers' compensation, general liability, auto liability)**

## Our Service Partners

OneGroup uses its scale and excellent reputation to work with the leading underwriting and reinsurance partners to protect you. Captive consultant: Captive Resources, LLC. Policy Issuance: Old Republic Insurance Company (Rated A by A.M. Best). Specific excess: AXIS Reinsurance Company. Captive manager: Kensington Management Group, LTD.

To learn more or to enjoy a complimentary review of your business risk and insurance programs, call Frank Calo, Vice President, Business Risk Specialist at phone: 315-413-4432, cell: 315-399-0064, or e-mail at [fcalo@bhlinsurance.com](mailto:fcalo@bhlinsurance.com)



A World of Risk Management and Insurance Expertise

One Company. One Focus. One Team. One Mission:  
To serve each client as our ONE client.

# One source, one call for the most comprehensive portfolio of business and personal services.

## Commercial Insurance

- Auto, Property, General Liability
- Directors & Officers, Employment Practices Liability
- Umbrella and Excess
- Workers' Compensation
- Disability
- Professional Liability
- Captives & Risk Retention Groups

## Risk & Injury Management

- RFPs—Unbundling of Services
- Claims Management/Oversight
- Safety Analysis & Management
- Claim & Incident Analysis/Trending
- Customized Management Reports & Benchmarking
- Audit Recovery Programs
- Hiring—Quantitative Job Analysis
- Detailed Job Descriptions—Matching Candidates to Physical Job Demands
- Injury Intervention & Management
  - Supervisory Training
  - Medical Network
  - Effective Return to Work Program
- Independent Medical Exams
- Proactive Ergonomic Solutions
- Wellness Initiatives

## Personal Insurance

- Personal Risk Review & Audits
- Traditional Insurance
- Life Insurance
- Long-term Care Insurance
- Auto & Specialty Vehicle
- Homeowners and Renters
- Umbrella

## Benefits & Human Resources

- Benefit Program Design
- Detailed Strategic Planning
- Employee Benefit Cost Analysis
- RFP Design & Facilitation
- Executive Benefits & Compensation Planning
- Human Resource Consulting & Outsourcing
- COBRA & HIPAA Compliance
- Group Welfare Plans
- Life, Health, Disability & Voluntary Benefits
- FSA, Transit & HSA Services
- Fiduciary Services

## Financial Services

- RFP Design & Facilitation
- Asset Allocation Modeling
- Investment Strategies
- IRA Services
- Asset Management and Financial Planning
- Estate Planning
- Executive Compensation Plans
- Business Continuation Plans
- Life Insurance Audits & Consulting
- Fiduciary Services

## Actuarial & Pension Services

- Plan Design & Administration
- Actuarial & Consulting Services: For traditional defined benefit, cash balance, executive supplemental retirement and other post-retirement benefits including retiree medical
- Plan Investment Services
- Employee Education & Communication Programs
- Daily Valuation—TPA Services for Varied Investment Platforms
- Fiduciary Services

## Retirement Plan Services

- Plan Administration & Recordkeeping
- DB and DC plans, Including: ESOP/KSOP, PR 1081, 401(k), 401(b)(7)/(9), Taft-Hartley, Prevailing Wage, 457(b)/(f), 409A, Cash Balance, Traditional DB, IRA and More
- Automatic Enrollment/Escalation Plans
- Multiple Employer Plans/Multiple Employer Trusts
- Plans with Employer Securities
- VEBA/HRA Retiree Medical Plans
- Auto-Rollovers & MyPlanLoan Services
- 180/360 Payroll Integration
- Open Architecture—No Annuity or Proprietary Fund Requirements
- Fiduciary Services

## Trust Services

- Institutional Trust Services
- Directed Trustee Services
- Collective Investment Fund Administration
- Multiple Employer Trusts
- Discretionary Investment Services

**Our Experience Is Your  
Premier Advantage™**



A World of Risk Management and Insurance Expertise

Affiliate Partner: Community Investment Services/INVEST Financial Corp. | 800.458.7509

Affiliate Partner: BPAS | 800.401.5272 | [bpas.com](http://bpas.com)

ONEGROUP | OneGroup Center, 706 North Clinton St. | Syracuse, NY 13204 | 800.268.1830 | [OneGroupUS.net](http://OneGroupUS.net)

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