



MARSH & McLENNAN
AGENCY

ARE YOU A CAPTIVE OWNER SEARCHING FOR:

- **DIVERSIFICATION**
 - Low risk/high predictability
 - No catastrophic loss potential
- **THIRD-PARTY BUSINESS**
 - Employee-pay-all voluntary benefits
 - Potential tax advantages
- **COST SAVINGS**
 - Lower core medical cost
 - Increased coverage/reduced premiums
- **INCREASED ROI**
 - Projected return - 20% of premium
 - Leverage existing capital



BeneCap™ provides everything you seek.

BeneCap is a turn-key program to grow your captive through integrating employee pay all voluntary benefits with your existing risk management strategies. The fronting carrier and program manager provide the underwriting, enrollment, administration, and claims handling while the captive participates on a financial basis only.

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