
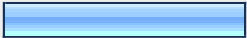
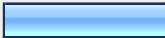



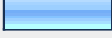
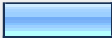

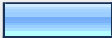
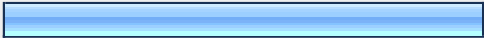
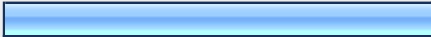
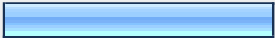

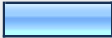
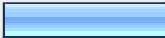





# Pulse Survey #8: Employee Benefits in Captives


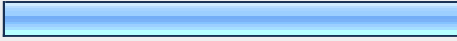
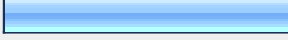

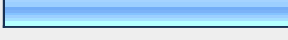
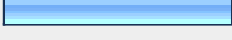
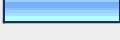
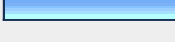
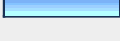


1. Are you participating in this survey on behalf of a single-parent captive?			
		Response Percent	Response Count
Yes		73.5%	25
No		26.5%	9
<b>answered question</b>			<b>34</b>
<b>skipped question</b>			<b>0</b>

2. How seriously have you been considering placing employee benefits (EB) into your captive? (Choose one answer)			
		Response Percent	Response Count
Not at all or I've done some light reading		17.6%	3
<b>Have done some serious reading about the subject</b>		35.3%	6
Have had discussions within my organization including other departments about this		11.8%	2
Am considering doing a feasibility study of placing EB into my captive		5.9%	1
Have engaged a study to evaluate the feasibility		11.8%	2
Have finished the study; will not place EB into my captive		0.0%	0
Have finished the study; looking to place some EB into the captive		11.8%	2
Already have placed EB into my captive		5.9%	1
<b>answered question</b>			<b>17</b>
<b>skipped question</b>			<b>17</b>

**3. What EB benefits are the best candidates to put into a captive? (Select all that apply)**

		Response Percent	Response Count
Non-U.S. benefits		11.8%	2
<b>Group term life</b>		<b>52.9%</b>	9
Disability		47.1%	8
Medical for active employees		29.4%	5
Post-retirement medical		5.9%	1
Non-qualified benefit plans		11.8%	2
Not sure		17.6%	3
No opinion		5.9%	1
None of these		5.9%	1
Other (please specify)		23.5%	4
		<b><i>answered question</i></b>	<b>17</b>
		<b><i>skipped question</i></b>	<b>17</b>

4. If you are seriously considering or are already using a captive to write EB, what are the primary three reasons? Click one, two, or three options only.

		Response Percent	Response Count
<b>Cost reduction</b>		56.3%	9
Improved cash flow		50.0%	8
Control of assets		31.3%	5
Improved underwriting		6.3%	1
Tax advantages		31.3%	5
Improve centralized program control		25.0%	4
Improve data		12.5%	2
Improve claims control		18.8%	3
No comment/not sure		12.5%	2
Do not use/not considering using a captive to write EB?		6.3%	1
Other (please specify)		6.3%	1
		<b><i>answered question</i></b>	<b>16</b>
		<b><i>skipped question</i></b>	<b>18</b>