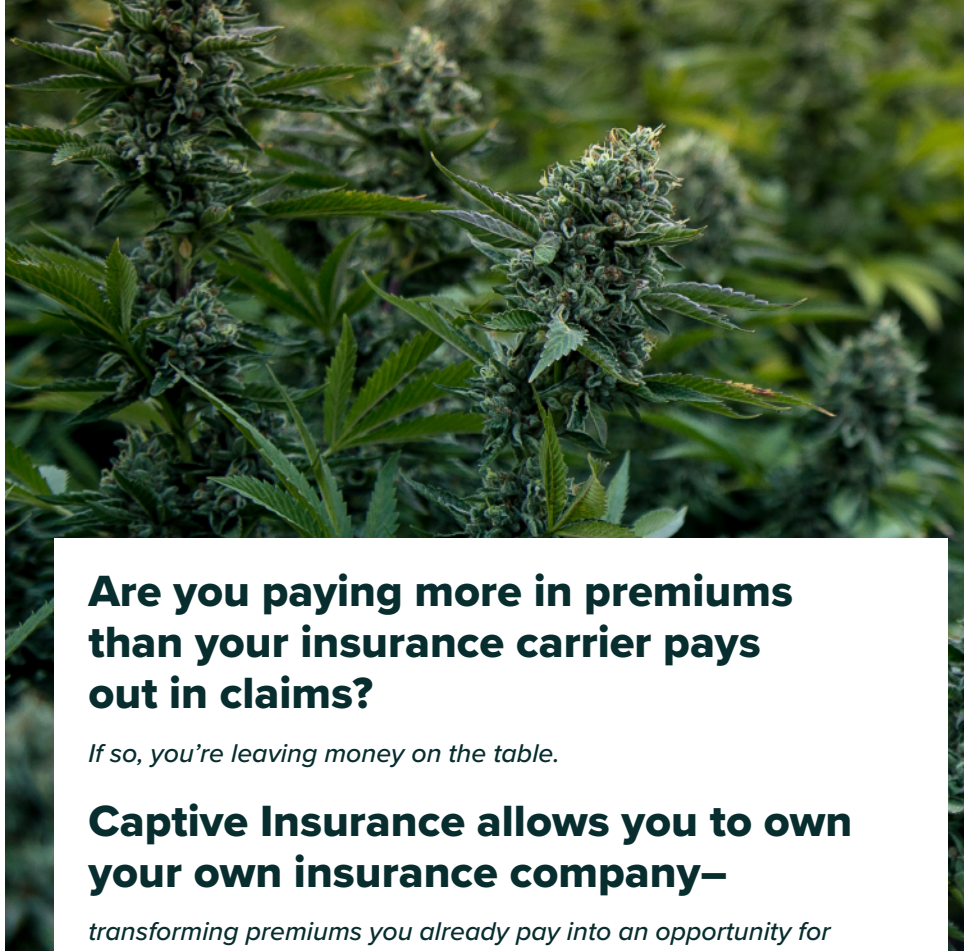


# Captive Insurance: A Smarter Solution for Cannabis Risk Management



**Are you paying more in premiums than your insurance carrier pays out in claims?**

*If so, you're leaving money on the table.*

**Captive Insurance allows you to own your own insurance company—**

*transforming premiums you already pay into an opportunity for profit, control, and stability.*

## Best Fit For

- MSOs
- National Brands
- Vertically Integrated Operators
- Companies with Safety-Oriented Culture
- Minimum Premium of \$350,000 or more
- Loss Ratio of 50% or Less

## Why Consider a Captive for Cannabis?

- ✔ **KEEP THE PROFITS YOU GENERATE**— Up to 60% of premiums typically go to loss funds. When claims are lower than expected, unused funds, plus investment income, are returned to you.
- ✔ **REWARD RISK MANAGEMENT EFFORTS**— Your rates are based on your company's own loss experience, not the industry average. Operate safely and your premiums reflect it.
- ✔ **GAIN TRANSPARENCY AND CONTROL**— You help shape underwriting, claims management, and safety programs, not just accept what the market dictates
- ✔ **EXPLORE UNIQUE COVERAGE**— Bespoke coverage geared towards the Cannabis Industry are more efficiently administered through a Captive. Such as Product Withdrawal, Product Warranty, Crop Insurance, Genetic Testing, and Regulatory Actions.
- ✔ **STABILIZE YOUR COSTS**— Stop riding the ups and downs of a hardening market. A captive smooths volatility and creates a sustainable long-term insurance solution.

**Contact Jesse Parenti to learn more!**

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