

Variable Cost Insurance Programs

AAA Towing & Roadside Assistance.

Variable cost captive insurance programs are outperforming the traditional market and a more viable solution – Members assume risk and control their own destiny. eMaxx has developed Member owned variable cost captive insurance solutions through eCaptiv, a sponsored captive reinsurance company in Vermont.

About & Advantages.

- Ability for Members to receive underwriting profits and dividend returns
- Investment Income accumulates to the benefit of the Members
- Members manage their own insurance program through participation on Board of Directors and Governing Committees
- Reduction of program operating costs with sponsored captive reinsurance company structure
- Ability to have more control over insurance costs with favorable loss experience and potentially insulate from large premium swings
- Tailored coverages for Commercial Automobile, Workers Compensation, General Liability
- Access extensive Claims Management and Loss Prevention and Safety programs
 - Innovative Litigation Management program
 - Industry-specific packages for loss control and training that can be customized for each individual Member
 - Web-based educational and training platforms including eLive Connect
- Adoption of risk management technology programs such as dash cameras, telematics and online training as key elements in combating nuclear punitive damage judgments and commercial auto trends
- Traditional collateral solutions such as cash and letters of credit along with proprietary and non-proprietary off balance sheet alternatives

Target Classes

- Towing & Roadside Assistance
- Towing / Body Shop / Auto Repair
- Towing / Salvage Operations
- Repossession - Voluntary

Insurance Coverages

- Workers' Compensation
 - Statutory Coverage
 - Employers' Liability
- General Liability
 - Product Liability
 - Completed Operations
- Commercial Auto
 - Property Damage
 - Bodily Injury
 - Upset & Overturn / Sudden & Accidental Pollution
 - Auto Physical Damage
 - Garagekeepers Legal Liability
- Inland Marine
 - On Hook Coverage

For more information on the program, please visit us.

www.emaxxgroup.com