



A construction-focused group captive owned by NUCA members and designed by insurance experts to deliver the claims control and risk-management support smart business owners need. Members purchase workers' compensation, general liability, and auto liability insurance through NUCA Assurance. Join like-minded NUCA contractors who have taken control of their claims, managed their risk, and secured better, more focused insurance services for their businesses. NUCA Assurance members are vetted to ensure they are financially sound, so you know you're joining forces with the best in your industry.

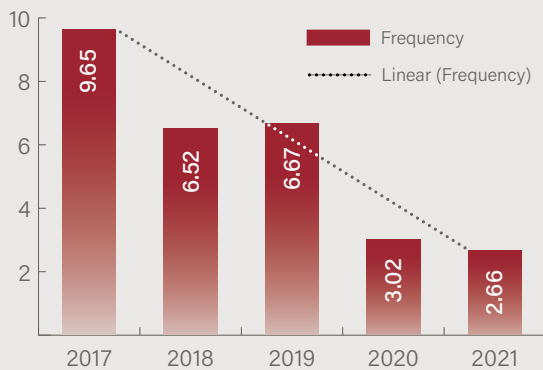
## A TWO-PRONGED APPROACH: PROACTIVE RISK MANAGEMENT AND CLAIMS PARTNERSHIP

### 1 Proactive Risk Management

Every participant in the NUCA Assurance captive is measured against pre-established, captive-specific best practices and receives customized risk-control offerings to address any deficiencies. Risk management includes both in-person and online training and support. NUCA Assurance also provides members access to a low-cost program with Lytx & Samsara, which provides dashboard cameras in commercial fleet vehicles to give business owners and safety directors clear insight into what really happened when an accident occurs. All NUCA Assurance members will also use Samba, continuous MVR monitoring, which means you always have the most up-to-date driving records for your employees to proactively manage drivers before claims occur.

### 2 Claims Partnership

As a NUCA Assurance member, you have a dedicated team advocating for you whenever a claim is filed. Instead of just settling claims without review, like a standard carrier might do, we do what's truly best for our clients. Our team has decades of experience in handling construction-related claims. Members utilize a nurse triage and case management service to proactively manage workers' compensation claims. The result is fewer reported claims, faster return-to-work scenarios and increased margins for our contractors. Additionally, contractors under our management have seen an average drop of 0.11 in their EMODs through participation and utilization of captive programs and services.



Result of Cardinal Captive Strategies partnering with shareholders on active fleet management, and implementation of partnership programs with Lytx/Samsara and Samba.

**-0.11**

The Average Point Reduction in EMODs

**-13%**

Reduction in Average Claims Severity over a 5-Year Period

Result of aggressive and proactive claims management, coupled with implementation of nurse triage and case management services with AXIS.

## Gain a Network

With in-person annual meetings, you'll develop real business relationships with fellow NUCA leaders across the country. You'll cultivate a network of CEOs, CFOs, safety and risk-control directors, with whom you share brainstorm and share best practices. It's an invaluable asset that a standard carrier can never provide.

## Additional Benefits: Power in Numbers

NUCA Assurance gives members the opportunity to access group purchasing power for excess markets, contractor's professional insurance, and pollution coverage.

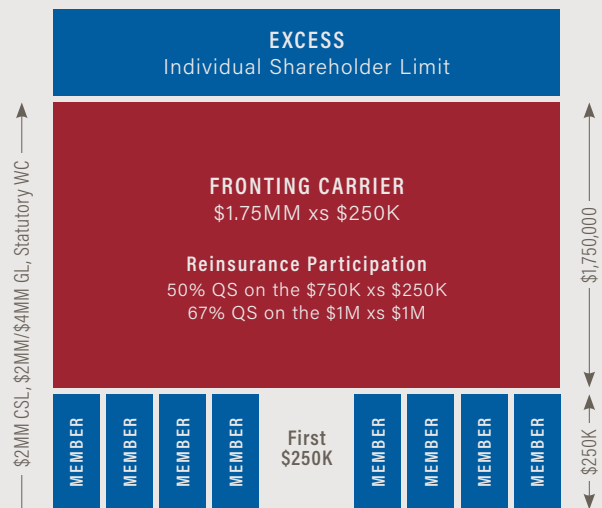
## Manage Your Risk. Earn a Return.

After three years of membership, you're eligible to receive surplus distributions based on your performance and the captive's performance for those three years. This built-in financial incentive motivates all captive members to control risk and share the benefit of reduced claims.

## Cardinal Captive Strategies: Expert Leadership You Can Trust

Cardinal Captive Strategies is a construction-focused, captive-management firm with 20+ years of both direct claims-handling and risk-management expertise in contractor trades. The leadership team has more than 60 years' combined experience in construction underwriting, so we know exactly how to design and build insurance programs that are contractor-centric and created to work for professionals in the commercial construction industry.

## NUCA ASSURANCE CAPTIVE STRUCTURE



## Who Qualifies?

NUCA Assurance serves NUCA Members only. An ideal NUCA Assurance candidate:

- 1 Has an engaged leadership team
- 2 Is financially sound
- 3 Has been in business for at least 5 years
- 4 Has a proven history that outperforms the industry loss averages
- 5 Has a strong risk-control or safety program
- 6 Is committed to NUCA's and NUCA Assurance's long-term goals



For more information, please contact Cardinal Captive Strategies.  
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