LAST MILE GROUP CAPTIVE PROGRAM EXCLUSIVE TO RT TRANSPORTATION

RT Specialty has collaborated with Ryan Alternative Risk to create an exclusive group captive program for last mile delivery clients accessible solely through RT Specialty Transportation brokers. This group captive, InControl Re, LLC, has the ability to be a lower cost alternative for last mile delivery transporters with superior claims experience by sharing underwriting profits and investment income with insureds.

This group captive brings together last mile delivery businesses ("insureds") into a single program where each insured retains the majority of their own risk and reward, and shares outlier performance (both good and bad) with other captive insureds. As a result, InControl Re group captive provides each last mile delivery insured access to enhanced risk and claims management, an efficient insulation from market volatility, and shared operating resources within a best-in-class risk pool to help lower the total cost of their risk.

HIGHLIGHTS

- Onshore Captive domicile in Tennessee
- Coverages Auto Liability, Workers
- Compensation, General Liability, Cargo
- Carrier Ascot Group, Admitted, highly rated
- Minimum Premium: \$200,000 All coverages
- Nationwide availability

IDEAL CANDIDATES

- Current premium is \$400,000 to \$4,000,000 for all lines of coverage
- Well-performing accounts in the zero to \$100K loss layer with an overall 50% to 60% loss ratio
- Large, unexpected claims are acceptable in the 3rd or 4th year



RT SPECIALTY

is a leading wholesale distributor of specialty insurance products and services operating as a critical intermediary in the distribution channel from insurance carriers and retail brokers.



A L T E R N A T I V E R I S K

RYAN ALTERNATIVE RISK

brings value to brokers and agents through innovative alternative risk offerings that include, but are not limited to, captives, structured, and fronting solutions.

The operations described herein are conducted by RT Transportation which is a part of the RT Specialty division of RSG Specialty, LLC and Ryan Alternative Risk, a series of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company based in Illinois and a subsidiary of Ryan Specialty, LLC. RT Transportation and Ryan Alternative Risk work directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: RSG Specialty Insurance Services, LLC (License #0G97516). ©2025 Ryan Specialty, LLC

InControl Re, LLC, is a group captive insurance company organized in the state of Tennessee. Coverages underwritten by Ascot Insurance Company or one of its affiliates. Dividends are subject to declaration by the LLC Manager, Ryan Alternative Risk TN Manager, LLC and approved by the Tennessee Department of Commerce and Insurance. Participation in a captive involves a risk of loss, and there are no guarantees of profit. Results depend upon the InControl layer loss experience of all insured participants in the captive program, and on investment results. RT Transportation and Ryan Alternative Risk are not an investment advisor or a tax advisor and does not offer tax or investment advice. Participants should seek independent tax and investment advice concerning participation in this program. This document is only an overview and summary of the policy that could be issued and of the agreements that an insured would enter into in order to participate in the InControl Re agreement language will control and set out the relationship. The policy and agreements will contain the terms, conditions and exclusions that apply, and insureds and their representatives need to review these documents carefully.

This group captive is accessible from these **RT SPECIALTY CONTACTS:**

RYAN

TURNER

SPECIALTY

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