

# Captive Insurance Accounts

Pinnacle, we believe in customizable services that empower business leaders to make smart decisions about how to manage their assets and risk. That is why we offer unparalleled personal service in start-to-finish captive insurance solutions to help businesses grow and meet long-term financial goals.

## What is captive Insurance?

A captive insurance company essentially gives business owners self-insurance. It's licensed and has policies, policyholders and claims. It lets business owners insure against risks that might otherwise be uninsurable or require high premiums in the commercial market.

## What does captive insurance allow me to do?

- Manage premiums and claims while keeping deposits and investments in your control.
- Enjoy flexibility, control and cost savings.

## How can Pinnacle help?

- **Premium Lending** – Pinnacle can finance a portion of the policy premiums for your captive insurance company with competitive rates and local decision-making.
- **Depository Services** – Each captive insurance company requires a minimum amount of capital in order to be in regulatory compliance for risk-related premiums. Pinnacle can safeguard that capital while letting it earn interest in a Pinnacle checking account.
- **Trust and Investment Services** – Pinnacle's trust team can serve as trustee and investment manager, delivering non proprietary and fiduciary investment management through local portfolio managers. This represents the highest standard of care within the financial industry. Investment services are also available through Pinnacle Asset Management.
- **Letters of Credit** – Instead of meeting the minimum capital requirement with cash, you can choose to present a letter of credit from your trusted Pinnacle advisor.

## What sets Pinnacle apart?

- **Faster Service** – Pinnacle can get you through the regulatory process more quickly than other firms in the state. Our associates can deliver your paperwork in a matter of hours – not days or weeks – to the Tennessee Commissioner of Insurance for approval.
- **Effective Advice** – Expect the same level of distinctive service and effective investment advice you have come to expect from the team at Pinnacle.