A smarter approach to risk:
captive solutions designed to perform

Captives on the Rise

As market volatility, rising loss costs and capacity constraints persist, more middle and large businesses are turning to captives for greater control and predictability.

Today's captives are strategic tools that reward strong performance, encourage proactive risk management and support long-term stability.

Overview & Types

Captives are alternative insurance structures that give businesses a more active role in financing their own risk. They allow organizations to retain a portion of losses, gain greater claims transparency and better align insurance costs with their risk profile.

Captives can be structured in several ways, including:

Group or Association Captives:
multiple organizations share risk

Single Parent Captives:
owned by one organization

Agency Captives:
formed and supported by agents or brokers on behalf of their clients

Important Considerations for Businesses

- **Financial commitment:** Captives require sufficient premium and capital to support potential losses and regulatory needs.
- **Operational structure:** Captives involve underwriting, claims and compliance—typically supported by experienced captive managers.
- **Regulatory oversight:** Captives operate under licensed domiciles with ongoing governance and reporting.
- **Risk alignment:** Organizations retain risk and must be comfortable managing loss variability.

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Open Group Captives: Program Profiles

- Breckpoint
- Capstone Insurance Company, Ltd.
- Hartbuild, IC
- Haven Re
- Legacy
- Millenium
- The Heartland Group
- TRIP
- WiN

Breckpoint	Managed by Acrisure Est. 2019
Description	Breckpoint is a member-owned group captive designed for Middle and Large Business accounts seeking tailored asset protection, cost efficiency, and greater control through performance-based pricing. The program is primarily heterogeneous, supporting a diversified portfolio of qualified commercial risks nationwide, and also includes dedicated Transportation and Construction divisions, each with underwriting criteria and pricing structures aligned to those industries.
Lines of Business	WC, GL, AL, APD, OCP & RRP
Retention	$300K
Industry	Heterogeneous (including dedicated Transportation and Construction divisions)
Target Risk Profile	Supports a broad range of risks aligned with The Hartford's Middle & Large Business appetite, including General Industries, Programs, Construction, Complex Liability Solutions. The program also supports trucking risks with strong safety cultures, including exceptional fleet safety programs, favorable CAB scores, and required cameras/telematics. Minimum premium of $350k.
Contact	Aaron Strickland | 830-224-7213

Count on The Hartford's Captive Solutions For:

- **Flexible solutions:** A broad range of captive structures, coverages and collateral options with flexibility around claims and third-party administrators.
- **Consistent approach:** A disciplined underwriting and service model built for long-term stability with one point of contact.
- **Deep experience:** Specialized underwriting, claims, and risk engineering backed by 30+ years of captive experience.
- **Actionable insights:** Data-driven analytics that help identify loss drivers and improve performance over time.

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Capstone Insurance Company, Ltd.	Managed by Innovative Captive Strategies (ICS)	Est. 1999
Description	Capstone Insurance Company, Ltd. is a member owned, heterogeneous group captive, bringing together organizations across multiple industries with aligned risk management goals. The program is designed for a diverse mix of middle market sized businesses. Capstone operates as an unbundled captive, providing members with flexibility, transparency, and enhanced control over their risk financing and long-term risk management strategy. Minimum premium of $250K.	
Lines of Business	WC, GL, AL & APD	
Retention	$400K	
Industry	General Industries	
Target Risk Profile	Well-aligned with The Hartford's General Industries and Loss-Sensitive appetite, targeting well-managed commercial businesses.	
Contact	Kathy Ochab | 312-384-7786	

HartBuild, IC	Managed by Strategic Risk Solutions	Est. 2026
Description	HartBuild is a member-owned program designed for Middle & Large Business construction accounts aligned with the Construction Group's underwriting appetite. It is structured as a fully bundled program, and The Hartford provides claims handling and Risk Engineering services to support consistent loss control and long-term performance.	
Lines of Business	WC, GL, AL, APD, OCP & RRP	
Retention	$250K	
Industry	Construction	
Target Risk Profile	Aligns with Construction Group's appetite, including commercial general contractors, mechanical, HVAC, excavation, concrete, steel erection, utility, etc. Minimum premium of $350K.	
Contact	Alyssa Gaudreau | 860-547-5850	

Haven Re	Managed by Hylant	Est. 2018
Description	Haven Re is a boutique group captive that offers tailored asset protection, cost efficiency, and greater control through performance-based pricing.	
Lines of Business	WC, GL, AL & APD	
Retention	$300K	
Industry	Heterogeneous	
Target Risk Profile	Aligned with The Hartford's Middle & Large Business risk appetite, Haven Re supports a diversified portfolio across a broad range of industries, including commercial operations such as contractors, distributors, manufacturers and restaurants. Minimum premium of $150K.	
Contact	Aaron Strickland | 830-224-7213	

Legacy	Managed by Leavitt Est. 2016
Description	Legacy evaluates eligible risks nationwide, supporting a diversified portfolio that includes distributors, contractors, transportation firms, and manufacturers. It's designed for Middle & Large Business clients seeking the long-term financial and operational benefits of a group captive.
Lines of Business	WC, GL, AL & APD
Retention	$350K
Industry	Heterogeneous
Target Risk Profile	Aligns with The Hartford Middle & Large Commercial Business appetite, including General Industries, Programs, Energy, Construction, Comple Liability Solutions, etc. Minimum premium of $250K.
Contact	Mike Park | 860-547-8597

Millennium	Managed by Artex Est. 1996
Description	Millennium supports qualified Middle & Large Business risks across a diversified range of industries. The portfolio includes a diversified mix of commercial operations, such as contractors, distributors, manufacturers, and other eligible risks. The program is ideal for sophisticated insureds seeking diversification, loss participation, and the advantages of a heterogeneous group captive.
Lines of Business	WC, GL, AL, APD, OCP & RRP
Retention	$500K
Industry	Heterogeneous
Target Risk Profile	Aligns with The Hartford Middle & Large Business appetite, including General Industries, Programs, Construction, Complex Liability Solutions, etc. Minimum premium of $300K.
Contact	Alyssa Gaudreau | 860-547-5850

The Heartland Group	Managed by Innovative Captive Strategies (ICS) Est. 2000
Description	The Heartland Group is a member-owned, homogeneous construction group captive domiciled in the Cayman Islands. Designed for commercial, trade, and industrial contractors, the program aligns seamlessly with The Hartford's construction appetite. Heartland operates as an unbundled captive, offering members flexibility, transparency, and greater control over their risk management strategy.
Lines of Business	WC, GL, AL, APD, OCP & RRP
Retention	$400K
Industry	Construction
Target Risk Profile	Well-aligned with The Hartford's construction and loss-sensitive appetite, targeting well-managed commercial, trade, and industrial contractors. Minimum premium of $300K.
Contact	Michael Greenspan |410-568-6686

TRIP	Managed by Artex	Est. 2000
Description	The TRIP group captive provides multi-line coverage solutions (WC, GL, and Auto) for transportation risks nationwide. Auto coverage enhancements include auto liability limit up to $2 Million.	
Lines of Business	WC, GL, AL & APD	
Retention	$350K	
Industry	Trucking	
Target Risk Profile	The TRIP group captive targets trucking risks that have exceptional fleet safety programs, good CAB scores, and cameras/telematics on all trucks. Minimum premium of $400K.	
Contact	Marc Flores | 860-547-7921	

WiN, Ltd	Managed by Artex	Est. 1996
Description	Originally formed in Wisconsin, WiN now evaluates qualified risks nationwide. Its membership is predominantly composed of manufacturers, contractors, and distributors. WiN is well suited for Middle & Large Business accounts seeking the stability and shared advantages of a group captive structure.	
Lines of Business	WC, GL, AL & APD	
Retention	$350K	
Industry	Heterogeneous	
Target Risk Profile	Aligns with The Hartford Middle & Large Commercial Business appetite, including General Industries, Programs, Energy, Construction, Complex Liability Solutions, etc. Minimum premium of $250K.	
Contact	Mike Park | 860-547-8597	

Contact the Captives team for more information.

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