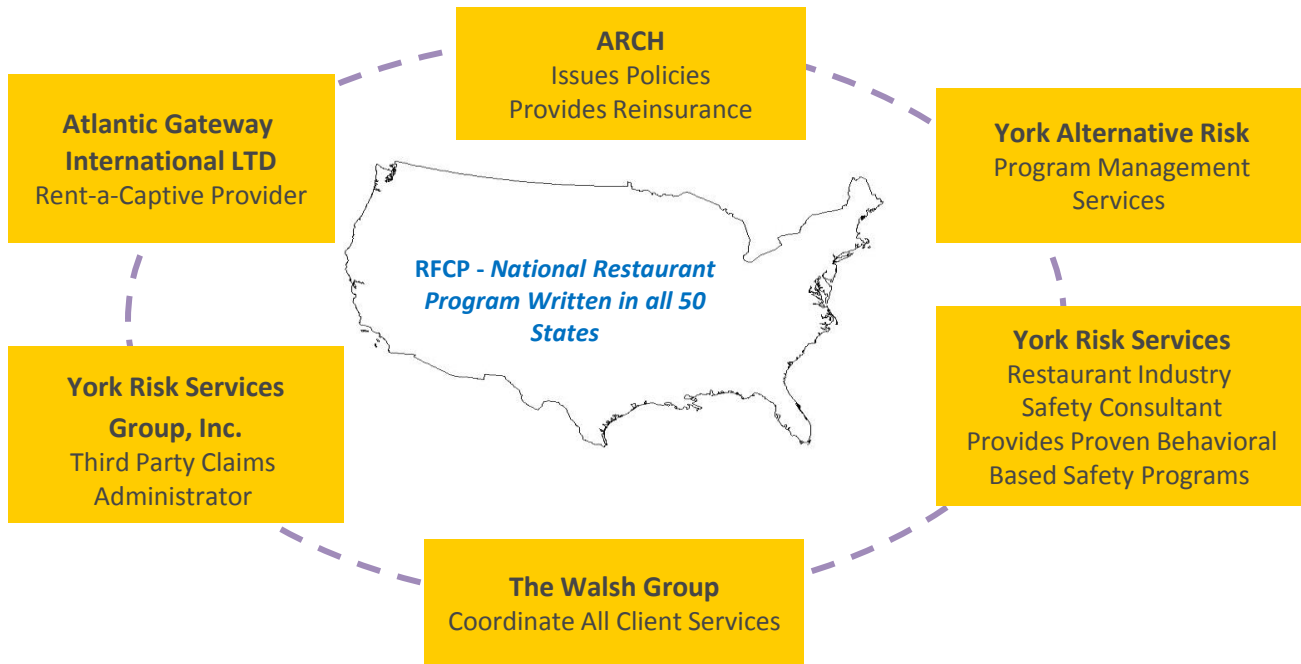


RESTAURANT FRANCHISE CAPTIVE PROGRAM

Created for quality franchisees with proven management capabilities and superior insurance loss experience.

The Restaurant Franchise Captive Program has a proven record of success, with a combined ten-year loss ratio of 30%, and a return to members of \$10.4 million.



RFCP SIGNIFICANT FEATURES AND BENEFITS

- Only the best of the best are accepted as members, ensuring a superior risk pool.
- Individually tailored, behavioral-based safety programs, with a track record of preventing claims.
- Aggressive individual claims management that allows you to direct how a claim is handled.
- Quarterly claim reviews and consulting on cases involving severe injury, rehabilitation, early return to work, modified duty, potential fraud, and the like.
- Ability to recoup up to 60% of your premium, based on your company's loss experience.
- Historical investment income of 2-5% on your loss fund dollars.
- Members may participate in program governance through sub-committees.
- Service providers are directly accountable to members individually and collectively.
- Members have the greatest possible control over the management, and ultimate cost, of their insurance program.
- Comprehensive Workers' Compensation, General Liability, Property and Auto Coverage provided in all 50 states.

turning
PREMIUMS into
PROFITS



RESTAURANT FRANCHISE CAPTIVE PROGRAM

Created for quality franchisees with proven management capabilities and superior insurance loss experience.

RFCP PROGRAM ADVANTAGES

1. Customized services
2. Proven track record
3. Strong experienced service team
4. A+, XV rated Carrier / Reinsurer
5. Can underwrite all property and casualty lines
6. Fits all account sizes
7. Enhanced corporate profits

turning PREMIUMS into PROFITS

RFCP members represent over 2,000 locations (partial concept list) across the U.S. To date, they have received profits of \$10.4 million.



RFCP – UNDERWRITING GUIDELINES SUMMARY

1. Must be a restaurant operation (franchisee, franchisor or independent operator).
2. Acceptable loss history (30% for past 3-5 years).
3. \$150,000 minimum premium for Entrée program.
4. Alcohol sales less than 25% of gross sales.
5. Delivery sales less than 10% of gross sales.
6. Restaurants providing entertainment are excluded.
7. Available in all 50 states (some exceptions in coastal areas).
8. Can underwrite all property and casualty lines (WC, GL, Property, Auto).
9. Must pass Arch financial assessment.
10. Must meet approved program standards for safety program, fire and life safety equipment, and physical condition of restaurant facilities (age, maintenance, house keeping).

Julius Aebly - President, The Walsh Group

Phone: (716) 675-2100 ext. 18 Cell: (716) 479-4620 E-mail: julius@walshjones.com

Jim Niland, The Walsh Group

Phone: (716) 675-2100 ext.12 Cell: (716) 818-4361 E-mail: jimniland@walshjones.com

Everett Newman, Jr., CIC – Managing Vice President, York Alternative Risk Solutions

Phone: (714) 620-1378 Cell: (714) 287-6690 E-mail: Everett.Newman@yorkrsg.com