

For immediate release July 16, 2010

Are You Ready for Renewals?

Burlington, VT— When should you talk to a captive insurance professional? Now is a good time to find answers to that question.

"The best time to examine your risk financing options is definitely **not** when you are in the throes of renewals," says Thomas P. Stokes, Managing Principal of The Towner Management Group (NY) LLC and Consulting Practice Leader for TMG. "You should have your battle strategy ready in advance, and that means doing your homework. Understanding the true state of the markets and the available alternatives are critical factors to get the most out of the process, and a good captive insurance consultant will definitely help."

So what do you look for in a resource to help you find these answers? Most good consultants have experience. TMG has more than a century of captive insurance experience in the accounting, tax, insurance and regulatory arenas, giving it a depth of experience few firms its size can match. Independence is another key factor. Make sure your consultant focuses on you. TMG, for example, is fully independent, not affiliated with insurance brokers or underwriters.

Finally, and most importantly, **creativity** should be **the** differentiating factor. The professionals you choose should listen to you first, identify the issues you face and work with you to create an individualized solution, employing their considerable experience and independence. "We don't take anything for granted" says Stokes. "This is not a one-size-fits-all business. There is so much more that can be done if you have the right focus."

To learn more, contact Towner Management's consulting group at 203-695-2102 or email Tom.Stokes@townermanagement.com