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Latest issue of *The Towner Alternative* Out Now

Burlington, VT— Please accept the latest edition of our company's newsletter, *The Towner Alternative*, with our best wishes. A pdf version is attached to this email. You can also download a copy from The Towner Management Group's website, listed below.

In this issue of our newsletter, we list a few features prospective captive owners should look for in a domicile, and we talk about the surge of interest from small companies in creating captives. You'll also find an update on potential modernization of the federal law governing risk retention groups.

Also in this issue you'll read six benefits of working with an independent captive insurance manager, as well as some thoughts about the versatility of captives and the benefits of using a captive-centric approach.

To learn more about these and other captive insurance issues, feel free to contact us. Towner Management is an independent, full-service captive insurance and international business entity management company with a multi-domicile reach. We are dedicated to providing our clients with alternative risk solutions to meet their diverse needs.