

A hand with black nail polish holds a white plate. On the plate is a chocolate-covered dessert, possibly a chocolate shell or a chocolate-covered nut, with a silver fork resting on it. The background is white.

# InCap<sup>®</sup> participants get a much **BIGGER SLICE.**

Using a group health captive recipe for funding mid-market employee health benefits, InCap continues to serve up phenomenal results for its participants. And when they came to the table for 2016, they again got their just desserts...

- The captive's return to the bottom line was 13 percent
- Our captive pool's distribution was an incredible \$1.1 million
- InCap<sup>®</sup> participants in the pool got back \$359,000

How does InCap keep delivering mouth-watering results like this? Experience – *more than 5 years of experience* – with group captive ingredients that keep companies and organizations from being battered by escalating health premiums.

**Multiple plan designs • Aggregated purchasing power  
Pooling of claims to control volatility and cash flow**

**Data, cost and communications transparency • Retention of underwriting profits**

**Would you like some icing on your bottom line? Then it's time to come over to our table.**

**Call 603-883-3773 or email [info@clarklavey.com](mailto:info@clarklavey.com) today.**



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