

Are you a QSR franchise owner looking to lower expenses? Try DIRECT insurance!

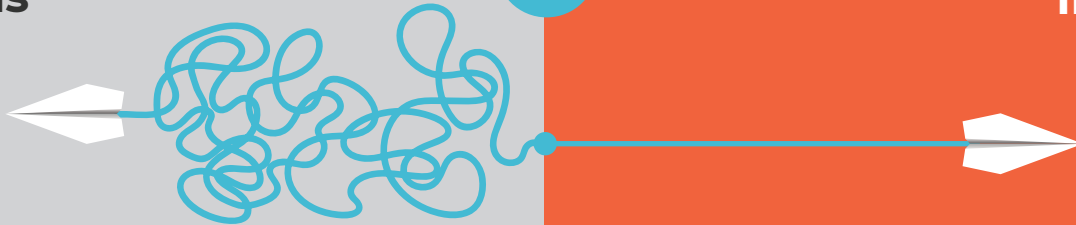
Have you been approached about joining a Captive Insurance Program and need help determining whether this is a good option or whether there is an alternative that is better suited to your QSR franchise?

Ask your independent agent and captive sales person, but here are some of our thoughts on the subject.

Captive Programs

VS

Intrepid Direct Insurance



Long term **commitment** for uncertain ROI

Significant up-front **costs**

Complexity in program – lots of fine print and more hands on insurance management.

Risk – One of the largest brands had a captive in the last 3 years that was improperly funded and the owners were left with lawsuits and without payment of claims.

No “**middleman**” – we don’t have broker fees, this typically saves you up to **20%** of your premium

12 equal monthly payments – no finance fees, no large up front deposits

Simplified insurance – we are the insurance provider (the agent, the decision maker, the claim adjuster)

A+ rating from AM Best, Financial Strength XV¹ – highest in insurance industry – we will be around to pay your claims

A+

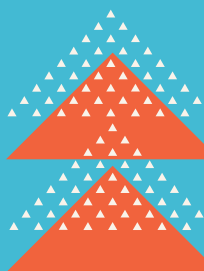
(Superior)
rated by A.M. Best¹
Category XV

10,000+

insured locations

93%

of clients renew
year over year



Captives have their place for **QSRs**, but it is not one size fits all. Our company, **Intrepid Direct Insurance**, specializes in **QSR** insurance and we wanted to offer our opinion of your choices to consider when choosing an insurance partnership:

	Captive	Independent Agent	intrepid DIRECT INSURANCE
Save on Costs, Commission	Lower expenses, but ask about buried fees	(up to 20%)	✓
Choice of Markets	✗	✓	✗
Experts	?	?	✓
Don't Share in Other Businesses Claims	Typically some variable tied to group performance	✓	✓
Upfront Cost	Yes, typically an upfront investment is needed	Payment plan with larger down payment	12 equal payments

Our purpose is simple and our mission is clear: **Make life better for business.**

Our **direct-to-consumer** model means you work with us, the insurance provider, versus an agent or a broker, **saving you money and time.**

DO YOU WANT TO EXPLORE SAVINGS?

Intrepid Direct offers you an easy way to compare a direct proposal to other alternatives. Don't miss out on an opportunity to reduce your business insurance expense while not jeopardizing coverage or service.

REACH OUT TO US TODAY!

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DIRECT INSURANCE

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