

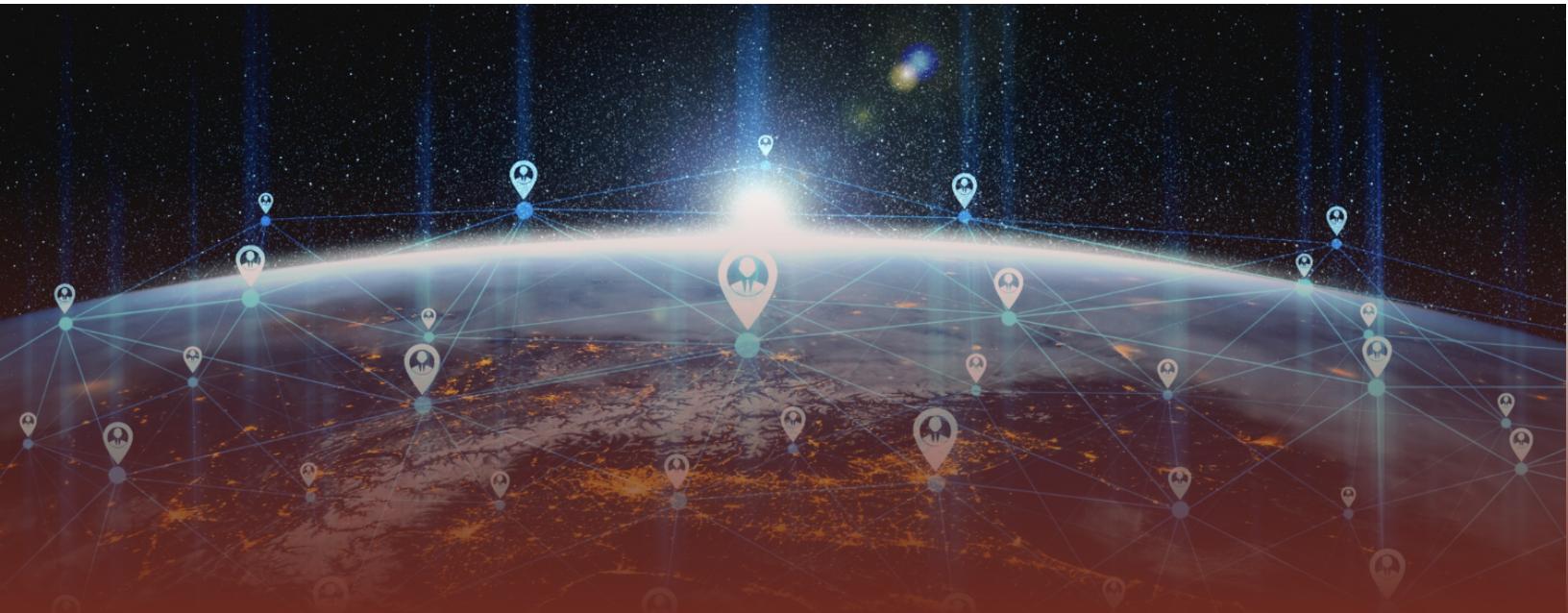
Specialized Claims Handling that Drives Member Value and Growth

Captives and MGAs are built on agility, cost efficiency, and client trust—but claims are the ultimate test of that promise. Veritas brings unmatched specialization in heavy equipment, trucking, and complex claims—backed by nationwide coverage, integrated claim handling, and tailored reporting. By consistently reducing costs, identifying recoveries, and delivering data-backed insights, Veritas transforms claims from a liability into a source of value.

The Veritas Advantage for Captives and MGAs

Veritas specializes in the niche areas where captives and MGAs are most exposed: heavy equipment, commercial trucking, cargo, liability, towing, subrogation and appraisal. Our model is built on three core strengths:

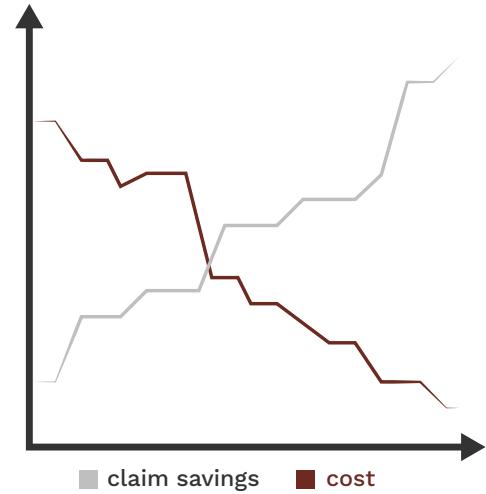
- **Heavy Equipment and Commercial Trucking Expertise.** Teams bring lived experience from the trucking and equipment world, not just classroom knowledge.
- **Nationwide Coverage with Customized Solutions.** Consistent claim handling across the country, tailored to each program's cadence and member needs.
- **Complete Claim Handling.** Integrated services across appraisal, subrogation, towing, and liability ensure nothing gets lost.



Transparency, Accountability, and Value Capture

Transparency and accountability are top priorities for captive boards and MGA executives. Veritas delivers both through:

- **Custom reporting** aligned with program cadence, from monthly dashboards to quarterly board-ready reports.
- **Portfolio insights** that highlight member trends, frequent claim drivers, and opportunities for efficiency.
- **Zero-cost potential.** By identifying recovery opportunities, negotiating reductions, and preventing unnecessary expenses, Veritas often offsets—or even exceeds—the costs of our services.



This level of reporting not only supports financial stewardship, it builds member and client trust by showing clear, data-backed results.



Client Experience and Measurable Outcomes

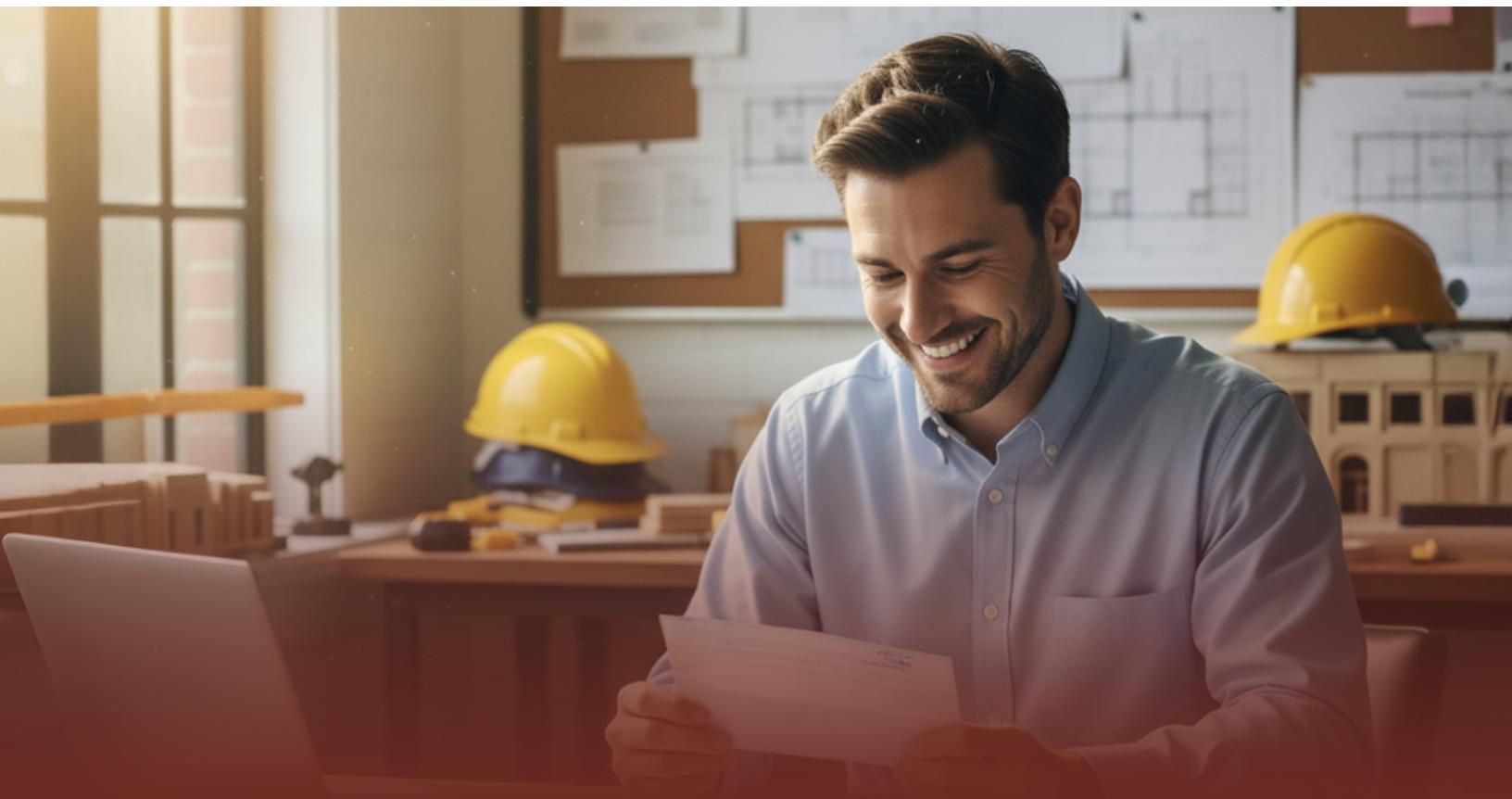
Captives and MGAs who work with Veritas describe a consistent theme: speed, expertise, and clarity. When one program faced escalating towing costs across multiple claims, Veritas stepped in, negotiated reductions totaling tens of thousands of dollars, and presented customized reporting that gave the board full visibility into the savings.

Another MGA highlighted the value of integrated services, where appraisal, liability, and subrogation were coordinated through one point of accountability. As they put it:

“

“You didn’t just handle the claim. You showed us where the savings were hiding, and that changed the way we look at claims going forward.”

Members and insureds notice when claims are handled with precision. Retention improves. Satisfaction grows. And programs strengthen their competitive edge.

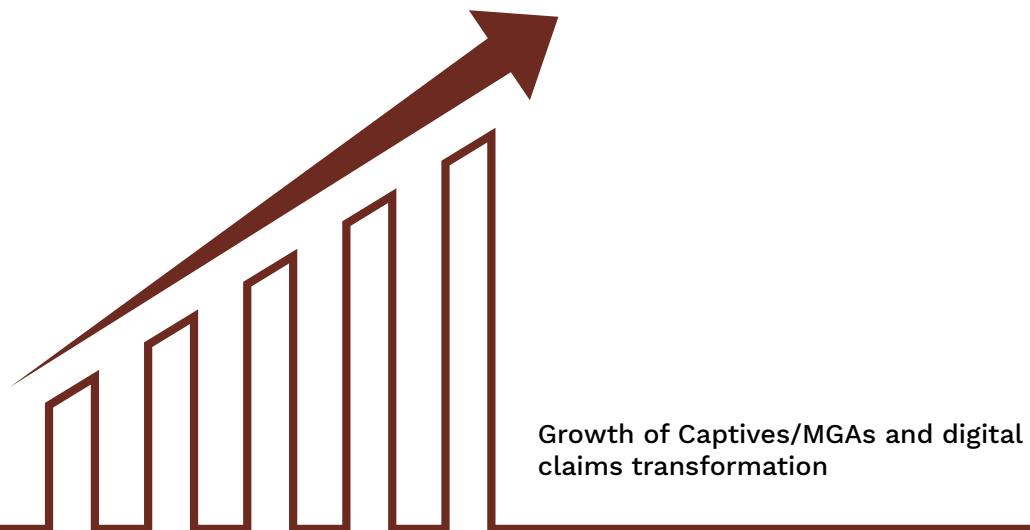


Market Outlook and Leadership

Broader market trends are reshaping the landscape for Captives and MGAs:

- **Captives:**
Growing adoption across industries as organizations seek control over volatile insurance markets. Regulatory support is expanding, but boards demand stronger claims transparency [1].
- **MGAs:**
Increased reliance on delegated authority makes claims performance a direct measure of underwriting success. A.M. Best notes profitability pressure is intensifying, pushing MGAs to seek specialized partners [2].
- **Technology:**
Digital reporting, predictive analytics, and AI are reshaping expectations for speed and insight—but these tools deliver value only when paired with human expertise.

In this evolving market, Veritas delivers leadership by fact, not by claim. With integrated claim handling, nationwide reach, and deep specialization in complex commercial losses, Veritas empowers Captives and MGAs to strengthen financial performance and member confidence.



References

- [1] Captive Insurance Times, 2024
- [2] A.M. Best, 2023