The right strategy requires more than a TLL provider.

PortfolioVantage brings together the two capabilities required to turn tenant legal liability into a scalable captive insurance program: the technology to administer coverage across a portfolio and the captive expertise to build, manage and expand the insurance company behind it.

CIC SERVICES

Captive Strategy and Management

CIC Services helps qualified organizations evaluate, form and manage captive insurance companies designed around their risks and long-term financial objectives.

- *Feasibility analysis*
- *Captive design and formation*
- *Regulatory compliance*
- *Accounting and financial reporting*
- *Coverage and premium strategy*
- *Surplus and capitalization planning*
- *Long-term captive management*
- *Evaluation of additional risks*

Could PortfolioVantage Fit Your Organization?

- ✓ *Do you own, operate or manage multifamily, single-family rental properties?*
- ✓ *Do you require residents to maintain liability coverage?*
- ✓ *Are you interested in retaining more insurance value and financing additional business risks?*

A captive is not appropriate for every organization. CIC Services begins with a feasibility review of the portfolio, tenant population, potential premium, loss history, existing insurance program and long-term objectives.

When the opportunity is viable, PortfolioVantage provides the strategy, structure and technology to move from tenant liability coverage to a broader captive insurance program.

See what lies beyond TLL

Schedule a PortfolioVantage feasibility conversation with CIC Services!

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PORTFOLIOVANTAGE
Capture profit. Expand protection.
A PROGRAM BY CIC SERVICES

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PortfolioVantage, a program by CIC Services, *transforms tenant legal liability into a captive insurance strategy* that can generate underwriting profit and support broader risk protection.

Qualified property owners can retain the financial value created when premiums exceed claims and expenses, then use the captive to address additional exposures such as property, general liability, and equipment breakdown.

Your TLL program could become the foundation for a much broader insurance strategy.

With ePremium technology supporting enrollment, compliance and coverage monitoring, PortfolioVantage pairs efficient program administration with the expertise to build an insurance company that can grow with the business.

Tenant liability *creates the opening.*
PortfolioVantage *captures the larger opportunity.*

Property owners often require tenants or residents to maintain liability coverage for damage they may cause to a building. A conventional program can help satisfy that requirement, but much of the program's financial value remains with an outside insurer.

PortfolioVantage gives qualified property owners a different path. Tenant legal liability becomes the first coverage inside a captive insurance company designed to retain potential underwriting profit, strengthen control over insurance decisions and support additional coverages as the organization's needs evolve.

How PortfolioVantage Works

STAGE 1

Protect Against Tenant-Caused Damage

Tenants or residents participate in a waiver program that provides coverage for specified damage they cause to the property. The program can help property owners address coverage requirements while reducing gaps created by missing, expired or canceled policies.

STAGE 2

Retain the Underwriting Opportunity

Premium flows into a captive insurance company established for the participating property organization. After eligible claims and program expenses, the organization may retain underwriting profit via their captive that would otherwise remain with an outside insurer.

STAGE 3

Build a Broader Risk Strategy

Tenant legal liability can provide a strong starting point for the captive. As the captive develops, CIC Services can evaluate additional risks and coverages that may fit the organization's insurance needs.

Technology Built for Portfolio-Wide Administration

ePremium provides the technology infrastructure that supports tenant legal liability enrollment, compliance, and coverage monitoring across participating properties. Its platform helps property teams track resident participation, identify missing or lapsed coverage, and maintain visibility across the portfolio without relying on manual policy reviews.

Integration with property management systems helps streamline administration and makes it easier to manage the TLL program consistently as the number of properties, units, and residents grows.

Enrollment Management
Track participation across properties and resident populations.

Compliance Tracking
Maintain visibility into resident liability requirements.

Coverage Monitoring
Identify missing, expired, or canceled coverage.

Property Management Software Integration
Connect program administration with existing systems and workflows.

***NOTE: ePremium also provides the ability for properties to offer their residents a Security Deposit alternative solution, and personal property coverage. Not sure if we should highlight this elsewhere in the document as well.*

Typical TLL vs. PortfolioVantage

A typical TLL program ends with liability coverage.

PortfolioVantage uses it to build an insurance company1

TYPICAL TLL PROGRAM	PORTFOLIOVANTAGE BY CIC SERVICES
Focuses on tenant legal liability as a standalone product	Uses TLL as the foundation for a broader captive insurance strategy
Protects against specified tenant-caused property damage	Protects against tenant-caused damage and creates a platform for evaluating additional risks
Outside insurer generally retains underwriting profit	Qualified property owners may retain underwriting profit through their captive
Program value centers on compliance and ancillary income	Program value can include profit potential, risk financing flexibility and greater insurance control
Scope generally remains limited to TLL	The captive can potentially expand into additional property and casualty coverages
Program administration is the primary service	CIC Services provides captive formation, management, compliance and long-term strategic guidance
Technology supports the TLL program	ePremium provides integrated enrollment, compliance, and coverage monitoring across the portfolio.
Built around one insurance need	Built to evolve with the organization's risks and insurance objectives

What Could the Captive Cover Next?

Property
Insure properties directly, or reimburse selected deductibles retained under commercial property policies.

General Liability
Support deductible layers, excess layers or other qualified liability exposures.

Equipment Breakdown
Address selected losses involving critical building systems and equipment.

Cyber Liability
Address cyber events and technology-related losses that may fall outside conventional coverage.

Crime and Employee Dishonesty
Protect against selected internal theft, fraud and dishonesty exposures.

Employment Practices Liability
Finance selected employment-related risks affecting the property organization.

Professional Liability
Address selected risks arising from property management services and professional activities.

Environmental Liability
Finance selected environmental exposures affecting properties or operations.

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