



Complimentary Healthcare Benefits Cost Assessment, Benefits Package Benchmarking, and Commercial Insurance Assessment

Our Services

Property & Casualty Insurance

- Are your insurance costs competitive?
- Are there unknown coverage gaps or redundancies in your insurance program?
- Are there opportunities to improve your claims reporting and management procedures?
- Are there safety or risk control initiatives that could lower claim frequency and severity?
- Are there ways to improve the overall administration of your insurance program?
- Have you considered alternative risk financing solutions such as Captives, High Deductible or Dividend programs?

Submit copies of your current insurance policies for a no-cost, comprehensive assessment of your commercial insurance program.


Group Employee Benefits


- Are your plan costs competitive?
- Are there minor tweaks that can save your company money?
- Are your benefits competitive compared to those in your industry?
- Can existing benefits be enhanced, or can new benefits be added at little to no cost?
- Is your organization in compliance with all ACA, DOL, and IRS guidelines?
- Are taxable benefits calculated correctly?

Submit basic information such as a copy of your last renewal, benefit booklet, and a recent invoice so Capstone can complete an analysis of your benefits package (all inquiries confidential)


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