



HELIO

CONVENIENCE STORE CAPTIVE MANAGEMENT & RISK CONSULTING

HelioRisk.com



Captive Insurance: Tailored Protection For Convenience Stores and Fuel Retailers

Tailored Coverage for Layered Operations

Design policies that address the combined risk profile of convenience retail, quick-serve restaurants, alcohol distribution, and fuel transport under one integrated structure.

Cost Stability in Hard Insurance Markets

Reduce volatile premium hikes in high-liability areas like petroleum hauling and liquor liability.

Improved Claims Control and Loss Mitigation

Take direct control of claims handling and implement custom loss-prevention programs.

Customization for Regulatory Requirements

Adapt policies to meet state-level mandates for hazmat transport, liquor licensing, and food safety, ensuring compliance while optimizing protection.

Coverage for Fuel Transport and Tanker Truck Liabilities

Internally insure fleet risks, environmental exposures, and hazardous materials liability, minimizing reliance on restrictive or expensive third-party carriers.

Support for Franchise or Multi-Unit Expansion

Offer consistent and scalable risk protection across multiple locations, streamlining insurance management as the business grows.

Reinvestment of Underwriting Profits

Turn surplus into reinvestment into business development, infrastructure, or fund additional coverages.

Insurance for Hard-to-Place Risks

Secure coverage for unique risks often overpriced or unavailable in commercial insurance markets.

Enterprise Risk Integration

Centralize risk control and unify the approach to managing exposures across all business units.

A photograph of a gas station with several fuel pumps and a white car parked at one of them. The image is partially obscured by a white diagonal shape that serves as a background for the title.

Captive Insurance: Strategic Benefits for Convenience Stores and Fuel Retailers

Captive insurance offers timely solutions for convenience stores, gas stations, and vertically integrated fuel operations. These businesses face complex exposures ranging from retail liability and fuel transport to food safety and liquor sales, yet are increasingly burdened by rising commercial insurance costs. According to the National Association for Convenience Stores, insurance is among the top non-merchandising expenses for owners, adding approximately six cents per gallon to operational costs. With profit margins already razor-thin, unexpected premium increases can severely impact cash flow.

Traditional insurance markets are often not suited for this industry. Carriers may limit coverage or impose exclusions for high-risk areas like alcohol sales, hazmat transport, or prepared foods. This leads to fragmented policies, high deductibles, and administrative complexity. Worse, in hard insurance markets, premiums can surge by double digits with little warning.

Owner controlled captive insurance companies, facilitated and managed by Helio Risk, provide a great alternative. With a captive structure, businesses gain control over coverage and pricing, retain premiums not used for claims, and add an additional revenue stream of investment income, transforming insurance from an unpredictable expense into a strategic financial tool.



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About Helio Risk

With multiple offices around the country including Oklahoma City, Dallas, and Jacksonville, Helio Risk is a full-service captive management and risk consulting firm of Account Management Specialists, Captive Managers, Risk Control Specialists, Certified Public Accountants, and other administrative staff available to provide insight and expertise to our clients' most challenging needs.

Working together with brokerage teams, actuaries, and other service providers, Helio identifies strategic areas for captive integration within comprehensive insurance programs.