



ALINK

Captive Insurance Services



THERE'S A BETTER WAY

Captive Insurance

There's a better way! Most business owners aren't familiar with it, it can be complex, it's not easy, it's not even for everyone. However, the rapidly growing captive insurance opportunities today are greater than ever. This 100 year old solution continues to grow and offer formal risk management of both voluntary and some required exposures to business owners.

Insurance is a significant part of ALL businesses. Several insurance coverages are required by law such as health, workman's comp, and errors and omissions, while others are voluntary such as life, disability, directors and officers, cyber, business interruption and more. All businesses self-insure even more low frequency, yet high severity exposures like loss of a key contract, failure to perform on that critical contract, loss of a key employee, regulatory change, administrative action, and many more.

To some degree or another, every business has these risks. Traditionally, when a loss occurs, the loss is either covered by formal third-party insurance carriers where premium has already been paid, or from the company's general operating account if there is no formal coverage.

How much loss can a company absorb traditionally?

- A. As much as they are formally insured for?
- B. As much as their operating budget allows?

Captive insurance allows business owners to formally insure exposures by creating their own insurance company. Premiums are paid and retained by the owner's own insurance company. When a loss occurs, a claim is made and the owner is made whole. If there is no claim, the owner's insurance company retains the assets – exactly how large commercial carriers retain and grow their insurance companies.



A Captive Insurance Company is a property and casualty insurance company that is formed to cover risks of its parent company. Captive Insurance is a risk management tool which allows businesses to more effectively and efficiently manage corporate risk.

Formally insuring exposures by creating a captive insurance company is a risk management option to savvy business owners of any profitable business. These owners understand that regardless, with or without a formal captive insurance company, when a loss occurs they will be paying for that loss. Successful, savvy business owners also understand there is a better way!

Successful business owners typically became that way because they figured out how to accomplish their goals in a more efficient, profitable way than their competitors. Businesses evolve. Successful business owners evolve and recognize improvement and efficiency is critical for both short term and long term success and profitability.

Today the captive insurance industry is a thriving multi-billion dollar industry which provided, and continues to provide a better way to insure risk.

There's a better way to risk management. Captive Insurance is the better way and it is

Your Link to Security!

Rich Ericson, President

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