



Problem or Solution?

What are business owners looking for? Solutions!

Business owner's problems change as their business grows. Often, they quit looking for solutions, often the solutions provided in the past don't solve the problems of the present and future. Often, until the urgency and pain of the problem demands a solution, the problem remains unsolved as one of two things happen:

1. Solution identified. They identified and understand the solution, yet choose to delay or not implement it.
2. Solution not identified. They don't know the solution, they don't know where to look, and their trusted advisors don't know either.

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One of the challenges for mature businesses is they get bombarded with solutions to problems they don't even have. Somehow, they must filter 99% of the messaging, to address the 1% that significantly provides answers and opportunity.

This is the problem....

Solution? Traditional solutions have long been solved the traditional ways. These common solutions result in traditional results.

What if a very old solution was used in an unfamiliar way?

Insurance fits into this category, not just any insurance, **Captive Insurance**. Most everyone understands the benefits of insurance as a protection against potential or probable loss. Captive insurance insures these low frequency, high severity risks, and additionally provides multiple benefits on top of the insurance, underneath the insurance, and as a result of the insurance.

Data breach, supply chain interruption, reputational risk, regulatory change, loss of a key contract or employee, failure to perform on contract, deferred executive compensation, flexibility, wealth accumulation, line of credit, retirement, asset efficiency. These are all direct or indirect benefits of a business owner owning his or her own captive insurance company.

Captive Insurance is simply insurance and is a solution to many problems in addition to the exposures insured. Captive Insurance is also advanced, not because it is necessarily more complex, but because it isn't as common and is available only to an elite group who qualify. Why? This insurance has not been exposed to the masses, accessibility is for higher net-worth individuals, and therefore those who have expertise are smaller in numbers. This doesn't make the product/strategy less viable, it makes the understanding less common.

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"I don't have time to see any crazy insurance salesman; I have a battle to fight."

Captive Insurance is more than a solution, it is

Your Link to Security!

Richard Ericson, President

ALINK Captive Insurance Services

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