



ALINK

Captive Insurance Services

What keeps you up at night?

As a successful business owner you have tremendous responsibility ultimately for the operational, structural, development, adaptation, and the bottom line – continued financial success of YOUR business.

What if? or When?

Each one of these situations may happen. Not if, but when? Traditionally businesses adjust, they address these situations as they occur by taking resources out of the operating company, hire more sales people, cut back in other areas, switch providers, etc. If not, the business will go out of business. Most businesses informally self-insure these risks. Each of these exposures, and there are many more, create a loss of income to the business. **Which one(s) are keeping you up at night?**

Billing errors & omissions	Breach or release of data	Directors & Officers	Pandemic
Computer system failure	Contractual liability	Failure to perform on contract	
Defense cost reimbursement	Loss of a key customer	Loss of a key employee	EPLI
Loss of a key supplier	Loss of Licensure	Reputational Risk	Accounts receivable
Administrative Action	Supply Chain Interruption	Loss of referrals	Regulatory Change



Insure it!

As a profitable, successful business owner, insure it! Insure these low frequency – high severity lines of coverage formally. Not by paying premiums to a third party, rather by paying premiums to YOUR own insurance company.

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. Captives often are set up to insure loss of income risk, otherwise known as enterprise risk, risk for which commercial insurance is not available or may be too expensive.

Additionally, medical stop-loss, deductible re-imbusement, surety bonds, or warranties may and should be insured through your Captive insurance company.

Insuring risk formally through YOUR insurance company protects your operating company, creates a new profit center, creating additional security.

Security allows business owners to sleep well at night. Owning your own Captive insurance company allows you to sleep well **EVERY** night, and is ...

Your Link to Security!



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