



# ALINK

Captive Insurance Services



**There are *options* to  
insure Your business.**

**Options, choices, opportunities, alternatives, possibilities**

Each of these synonyms is empowering. Insuring risk the same way as it has always been insured and expecting different results truly is insanity.

There certainly is a place for, and even a requirement to insure risk through 3<sup>rd</sup> party insurance carriers. Another option is to self-insure as many exposures as possible. However, profitable businesses have options, options which create greater control over their risk management program, options to generate increased cash flow, overcome inefficiencies, and ultimately options to provide security.

There are two major steps:

1. **Understand your options.** Not knowing there are options available is one thing. Knowing something is available, but not knowing anything about “it” is laziness. Actually getting educated enough to understand options is admirable.
2. **Taking action.** “Knowledge is power” is an accurate position. Using knowledge through execution is empowering! Only through implementation and execution is risk reduced, wealth accumulated, and risk management complete.

A powerful option for business owners to reduce risk is Captive Insurance. Most owners have never heard of it. Some business owners have heard of it, yet have not actually been educated. Without an education, some may think Captive insurance is the ability to be captive with one carrier, or it’s a group captive. Or they may mistakenly think, “it’s risky” or “my trusted professionals know about it and will tell me”. The facts are, there are many types of Captive Insurance and the protection provided reduces risk.

For owners who take action, and use the knowledge learned about Captive insurance, they reduce risk and create

# Your Link to Security!

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