



**ALINK**  
Captive Insurance Services



## What's the Risk?

We face many risks each and every day of our lives. It seems as though there is insurance for nearly all types of risk, and insurance companies are continually recording record profits providing coverage for these risks. Business owners have additional risks most individuals do not share and the burdens that come with these risks.

Insure these risks! Don't curse the insurance companies, BECOME one!

At **ALINK Captive Insurance Services**, we specialize in risk management: the practice of appraising and controlling risk using various strategies, in fact the best strategies to reduce risk.

An 831a or 831b Captive Insurance company is one of those strategies. As you learn all about what a Captive insurance company is, is not, and how to create, maintain, re-deploy, and eventually shut down your Captive Insurance company, as well as understand the multiple layers of benefits of insuring risk through your own insurance company, you may feel like a 16-year-old driver again, overwhelmed by all the information being thrown at you, yet afraid to ask questions. We're here to pro-actively teach, guide and execute the operation of your Captive insurance company, so ask all the questions you need to.

Captive Insurance is not new as these companies have been around for over 70 years. Although they may be new to you, there is an entire Captive Insurance world around you. Most Fortune 100 companies have Captives. Most auto dealerships have one set up for their warranty work. Many hospitals and

commercial properties have Captives to insure the many risks of their buildings, belongings and even the exclusions.

Because the cost of administering a Captive has dropped considerably over the years and as a result many successful small-to-mid-sized, privately-held businesses have been exposed to the benefits of captive insurance. As a result, more businesses are benefiting from owning these insurance companies and the benefits they provide including:

- Enhanced Risk Management
- Control
- Cost Savings
- Profitability
- Better Cash Flow
- Flexibility

What is the risk your business will be affected by a pandemic, or have interrupted cash flow, supply chain interruption, or one of your sub-contractors goes out of business leaving a significant deficit in your accounts receivable? These are the very risks you don't have control over and should be insured through Your insurance company.



There is INSURANCE for every one of these scenarios and many more.

Insurance is the equitable transfer of the risk of a loss, from one entity to another, in exchange for payment. It is a form of risk management primarily used to hedge against the risk of a contingent, uncertain loss.

Is it risky? Insurance is the antithesis of risk. Captive insurance reduces risk and is

**Your Link to Security** for you and your business. Let me show you how it works.

Rich Ericson, President

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