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Captive Insurance Services

# Control

I admit, I like to be in **control**, some may even say I'm a **control** freak; working to have **control** of a situation, the outcome of a game, or my business. Even better, I like creating greater **control** for business owners. Although I have no power to "give" or "**control**" something that is not mine to give or **control**, my expertise does in fact give business owners greater **control**! The irony is that in working with business owners, **control** is transferred from me to the owner.

Successful business owners in every field have several common characteristics. **Control** is a position business owners are used to being in. This characteristic often drove business owners to becoming an owner in the first place. Not everyone is cut out to be an owner, and of course abuse of these attributes can be, well, abusive. However, most owners use these powers for good, primarily for the continued success of their business. Not like a Super Hero on the big screen, in reality, more powerful to accomplish objectives such as growth, expansion, providing work opportunities and a living for employees, service, wealth accumulation, philanthropy and many more.

There is a tool, simple and complex at the same time, which actually gives business owners greater **control**. It's simply insurance, specifically Captive Insurance, my expertise!

Captive Insurance **creates control** over a business's risk management program. Exposures selected may or may not replace existing policies. Coverage may complement existing policies and programs, hard to locate or expensive exposures of the operating business, or currently uninsured risks of the company.

Captive insurance then **enhances control** as premiums are paid to the business owner's own insurance company. The owner now has much greater control over claims, surplus assets of the insurance company, and evening out cash flow of the operating company.

Captive Insurance then **synergizes control** of future events. With retained assets of the insurance company, an owner now can re-deploy these assets for retirement, expansion, acquisitions, buy outs, charitable giving, and the list goes on. Additionally, coupled with other actions such as QSBS, all actions are multiplied exponentially.

Business owners want **control**, which is why they are the owner. This is a good thing, having **control** over hiring, processes, operations, and finances, allow the owner to make decisions, sometimes hard decisions. Why should your benefits and risk management be any different?

Successful, profitable owners ultimately control the success of their business. Delegation, empowering trusted employees and or advisors is not necessarily giving up control, it's strengthening it. "With this power comes great responsibility." Great leaders lead, and are still in **control**.

Somewhere in my past I was taught to worry about things we can **control** and NOT worry about things we can't **control**. As a business owner you can and should **control** the risk management and benefits of your company. By doing so, you will recognize multiple benefits, all by taking **control**.



**Take Control!** And Create

**Your Link to Security!**

**Rich Ericson, President**

ALINK Captive Insurance Services

• Direct: 720-213-0583 • Email: [Rich@ALINKcis.com](mailto:Rich@ALINKcis.com)

[www.ALINKcis.com](http://www.ALINKcis.com)