

# ALINK

Captive Insurance Services

## It's your decision

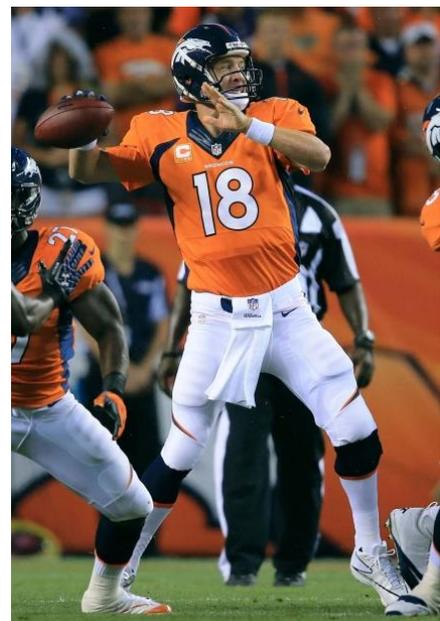


Often times, it's what separates great quarterbacks from average quarterbacks. Fast decisions, seeing what will be rather than what is at the moment. Regardless of the era, the ability to make important decisions properly, under pressure, creates patterns of success and greater success stories in any arena.

I remember the exact lesson being taught to me in High School, many decades ago. "Even though the receiver is not open when you throw the ball, see that he will be. Throw the ball to where he will be open." Coach Marc Lyons taught.

Great decision makers have more than just anticipation. They are able to see the entire defense, understanding where different players will be and throwing the ball BEFORE the receiver is open. Higher levels of competition require much greater competency and result in much greater consequences and pressure. Decision making is part instinct, experience, and moxie, it can be taught to a degree, yet the great ones seem to have several collaborating skills such as courage, confidence, leadership, and cool under pressure.

At the same time, not only do great quarterbacks make quick decisions when throwing the ball up the field, they also are able to make the decision NOT to. They know when they can throw a check down, or even throw the ball away. Their understanding of the overall picture is part of their





decisive decision making process and they continually put themselves in the best position possible.

The best decision makers in business are the same as they see things unfolding BEFORE they actually happen. Of course there are analytics, predictors, and advisors to support these decisions, yet the best decisions makers make decisions confidently with anticipation as to what is

happening up ahead with the support of additional resources or without. They are cool under pressure and they are able to see a bigger picture with every decision made.

Captive insurance provides business owners the opportunity to showcase these skills.

Qualifying business owners who can't see the open receiver don't know where the defense is, and appears to be running for his life as the defense is moving too quickly. Business owners who consistently make good decisions aren't bothered by a little pressure from the defense, in fact they look forward to it, they anticipate the pressure and take advantage of it. It is easy for business owners to see the wide open receiver – to insure risks of the operating company such as business interruption, directors & officers, loss of a key employee, or medical stop-loss. However, the gifted decision maker is a pro at anticipating the consequences of this decision, the owner sees that the right decision today leads to greater opportunities for many more decisions tomorrow.

Greater, even more impactful opportunities happen as a consequence of creating a Captive Insurance company. Some of the obvious consequences include reduced risk, consistency of cash flow, and more influence over claims management. The less obvious, yet more powerful consequences of Captive insurance include surplus, employee retention and satisfaction, efficiency and redeployment of assets in the future.

Owning a Captive Insurance Company is your decision, and your opportunity to create

# Your Link to Security!

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