



ALINK

Captive Insurance Services



Business Volatility

“When you first start off trying to solve a problem, the first solutions you come up with are very complex, and most people stop there. But if you keep going, and live with the problem and peel more layers of the onion off, you can oftentimes arrive at some very elegant and simple solutions. Most people just don’t put in the time or energy to get there. We believe that customers are smart, and want objects which are well thought through.”

(Steve Jobs)

Volatility is a common problem of investors and business owners alike. Business is **volatile**, and that **volatility** can deplete assets of a business faster than you can say “what happened?” What is the solution?

For business owners the answer is to insure it! The very measures that make businesses inconsistent or volatile, may very well be the same risks to insure through your Captive Insurance company. These risks may be keeping you up at night, you may set aside profits “in case”, you may hope the triggering event never happens, or you may even insure this risks through a third party insurer. Each and every risk may be difficult to

anticipate the frequency, yet coverage is available for almost every risk imaginable.

The risks you identify are unique to your business. Identify the threats, which may include loss of a key contract, regulatory change, Cyber risk or data breach, rising insurance premiums, loss of a key employee, loss of income or business interruption, or 65 other exposures. Since the 1950’s Captive insurance has provided coverage for these risks.

All insurance is designed to make the policy owner whole in the event a claim is made.

As a business owner with Captive insurance, you file a claim the same way you do with your local carrier when a claim is made. The major difference between traditional insurance and Captive Insurance is:



- **You, the business owner, own your Captive insurance company, therefore premiums are paid to and retained by YOUR company. Claims are paid from your company.**

Insuring against potential losses reduces the chances of those risks harming your business. Volatility is reduced. **Captive insurance** is the key to security for business owners.

"Happiness has many roots, but none more important than security (E. R. Stettinius)". Let me show you how it

works and create **Your Link to Security!**

- **Rich Ericson, President** •
- ALINK Captive Insurance Services •

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