



**ALINK**  
Captive Insurance Services

# What's your Objection?

## Is that objection Real or False?

Over the years it seems as though I have heard them all, including silly, thoughtful, impressive, ignorant, complex, and often objections not of the owner but of someone who is not the owner of the business who is not responsible for the risks and the burden the risks of the business carry. Ultimately



though, objections can be separated into two categories.....false objections or real objections.

Unfortunately, way too many false objections, even ignorance, prevent business owners from formally insuring risks of their business or fully exploring the opportunity to more efficiently protect their operating business.

The opportunity to create a Captive insurance company now is greater than ever before. Why? A pandemic- even COVID 19. COVID-19 is real. Even though a pandemic remains low in frequency everyone should acknowledge the effects are very high in severity. As such, there is insurance for this, even multiple lines of protection for this and other lines of coverage which are low in frequency and high in severity which protect the insured business. Additionally, traditional lines of coverage may be available to insure in your captive insurance company.

Having worked with business owners for many years, I have the opportunity to educate them regarding Captive Insurance. Each and every business owner is as unique as is their business,

how it is run, and how it is insured. Captive Insurance is risk management and your Captive Insurance Company insures specific risks to your company and to your industry.

Although there are many frequently asked questions (see <http://www.ALINKcis.com> ) there are other practical objections as well. Whether or not the questions / objections are valid falls back to the individual owner and their history, experience and objectives. Individual concerns should be addressed at length and in detail by someone who understands, or better yet is in the Captive insurance business. Addressing objections allows educated decisions to be made, and educated decisions are smart decisions. *“If you think education is expensive, just try ignorance.”*

Below are some common objections which should be addressed for every business owner, by an experienced captive insurance expert. Google doesn't have the expertise to address a business owner's concerns. In fact, google searches on Captive insurance tend to reinforce false objections.

“How come I haven't heard of Captives before?”

“What are the expenses?” “Is it risky?”

“Are there different types of Captives?”

“What is the IRS scrutiny?”

Real objections have and will prevent the creation of Captive insurance companies for some, while false objections prevent the creation of Captive insurance for many.

Don't you think you should find out if Captive Insurance is right for you?

Captive Insurance is not for every business owner, particularly owners who spend everything their business makes or owners who can't or won't look outside the way they have traditionally managed risk. However, business owners who are profitable, who are open to a better way of managing risk and are willing to act – Captive Insurance will provide

protection, wealth and **Your Link to Security!**

**Rich Ericson, President**

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