



ALINK
Captive Insurance Services

“Follow the Money”

“**Follow the money**” is a catchphrase popularized by the 1976 docudrama film *All the President's Men* with a young Robert Redford and Dustin Hoffman. 40+ years later “**Follow the Money**” is still a catchphrase and much, much more.



Negatively, “**Follow the Money**” may denote corruption, politics, greediness and / or bad business. On the other hand, “**Follow the Money**” may also positively indicate opportunity, know how, capitalism, and wealth accumulation.

Successful, profitable business owners build their path experiencing both negative and positive “**Follow the Money**” philosophies from the people around them - vendors, partners, legislation, new or old “monies”, and most often – the hard work they have put into their business.

A quick, very narrow, uneducated view of Captive Insurance typically results in a quick, narrow, uneducated negative first impression. However, an educated, thorough examination leads to a powerful opportunity of reduced risk and profitability like no other.

“**Follow the Money**”. There is a pattern to follow for those who accumulate significant wealth. How did they accumulate that wealth? Do what they did. Certainly there are multiple paths to wealth, and certainly one of them is through owning YOUR own Captive Insurance Company.

So **Follow the Money**.....

Transparency – The ability to see all aspects of the insurance company is transparency. An example of a non-transparent insurance company is a typical fully funded medical benefit plan. One of the many benefits of utilizing a self-funded plan is the transparency of data (claims, fees, profits, losses, etc.). With YOUR Captive insurance company you will see balance sheets, tax filings, and full transparency from pre-feasibility beginning, operational maintenance, to eventual company shut-down.

Understanding – Knowledge is power, and understanding key components of insurance - risks, rewards, the dangers, the advantages - allow for informed decisions. 10 years ago

Captive insurance typically meant a group Captive. Today there are many, better Captive insurance structural options.

A business owner does NOT need to suddenly be an insurance expert, just like a business owner does not have to be a real-estate expert to purchase and maintain a building. There is an administrator and team who run the operation of the insurance company.

Motivation – Who does an insurance company benefit? Who does a Captive insurance benefit and why? [Insurer or Insured?](#) Why have coverage from a Captive Insurance company without ownership in it, or pay premiums to a third party, when you can pay those same premiums to your own insurance company and have the same protection?

Profitability – Insurance companies are designed, created, and maintained to be profitable. Your insurance company should be profitable.

The Money - Where you pay your premium, where your premium is held, how funds are invested, and overall control of YOUR assets are critical. What are the consequences of paying your premium, filing a claim, taking a distribution, and owning YOUR own insurance company?

Opportunity – **Follow the Money!** Reduce risk, be profitable, and preserve more of what you earn. [Who qualifies?](#)



Follow the Money and create

Your Link to Security!

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