



Data in = Dollars out

What is a Business Intake form?

A Business Intake form is essentially a snapshot of your business. It literally takes 2 minutes or less to complete, remains confidential, yet this completed form communicates volumes and is the initial action a business takes in creating their **Link to Security! Their own Captive Insurance Company.**

Although every qualified business should explore the opportunity to own their own insurance company, not all do. Two minutes and some education provide a glimpse into the power of owning your own insurance company, protecting your business, creating a new profit center, and implementing a solution - A risk management solution to both insurance problems as well as, and usually more importantly, non-insurance problems such as buy outs, acquisitions, retirement, etc.

How does a business qualify? The same way every insurance policy in the Country does, from data, through insurance underwriting, and through actuarial analysis. **Data in = Data, actually Dollars out.** The detailed information provided provides insight into the exposures any particular company has, risks currently insured as well as those which may not be currently insured. Who qualifies for Captive Insurance?

Additionally, with the intake form complete, additional data should be attached:

- Copies of existing insurance policies. The specifics of these policies provide the limits, the exposures covered, as well as the exclusions – items not covered in the existing policy.

- Aging report. Also called an accounts receivable aging report, is a record of overdue invoices from a specific time period that is used to measure the financial health of the company and its customers. Aging reports display overdue payments.
- Schedule of values or SOV. For business owners owning multiple real estate properties, the SOV identifies what a property is worth and costs involved with those properties.
- Medical Benefits. Captive insurance also provides the opportunity to insure layers of a company's medical benefits, specifically Stop-Loss. To evaluate this opportunity please provide:
 - o Company Census in excel format to include: name, f/f, date of birth, date of hire, zip code and enrollment election and employee status (ie: part-time, seasonal, COBRA).
 - o Copy of Current Benefit Plan(s)
 - o Most Recent 36 Months Claims Experience (if available)
 - o Most Recent 12 Months Large Claim Experience (if available)
 - o Current rates (include admin and attachment factors if applicable)
 - o Rate History and Benefit Summaries for 3 previous years
 - o Describe Employer Contributions Strategy



The image shows a 'Business Intake Form' from ALINK Captive Insurance Services. The form includes sections for General Information, Business Owner Contact Information, and Industry/Nature of Business. It also has checkboxes for Type of Business (S-Corporation, C-Corporation, Sole Proprietorship, Partnership, LLC, Other) and fields for Years in Business, Number of Full-Time Employees, and Fiscal Year End (mm/dd).

Ultimately, **data-in** provides the important information needed to evaluate the risks a company has. With that data, our team can then provide, free of charge, data-out, A snapshot of what your own Captive Insurance Company may look like, **Dollars-Out** through your own pre-feasibility study! And

Your Link to Security!

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Click here for Business Intake Form