

Captive Insurance Companies

Business Entity Benefits

- Custom tailored coverages and policy language to meet unique risk management needs
- Protect Company Assets
- New Risk Financing Options

Who Should Consider a Captive Insurance Company?

- Businesses with significant uninsured risk
- Businesses in an insurance inadequate field
- Privately owned business (all business types)
- Businesses that are consistently profitable
- Businesses with gross revenues greater than \$5,000,000 per year
- Entrepreneurs

Captive Insurance Company Uses

- Enhance risk management program
- Cover risk exposures uninsurable, unavailable or too costly in the standard market
- Prefund large deductible to mitigate unforeseen balance sheet impacts
- Protect business assets from third party liability and creditors

