



FROM RISKS TO REWARDS

TAILOR YOUR CAPTIVE INSURANCE PROGRAM TO THE **EXACT NEEDS OF YOUR BUSINESS.**

Captive insurance is more than coverage – it's ownership.

A captive insurance company issues coverage for specific risks in instances where traditional insurance policies prove unavailable or unaffordable. Through prudent claims administration and sound investment policies, a captive insurance company may convert risk management into profit for your business.

How does it work?

Instead of paying premiums to a commercial insurance carrier, you pay premiums to a captive owned and directed by you. Any money that is not used to pay claims stays in reserves, is investable, and may become profit in your captive.

Is there risk?

A captive is a smart risk management insurance structure that - when executed in compliance with state insurance regulations and IRS guidelines - may provide more cost-effective business risk coverage while simultaneously building equity.

A hand is shown holding a compass, with the needle pointing towards the top of the frame. The background is a soft, out-of-focus sunset or sunrise over a body of water. The image is overlaid with a semi-transparent geometric pattern of triangles in shades of blue and purple. The text is centered in a bold, white, sans-serif font.

**MANAGE RISK WHILE
CREATING EQUITY**



CAPTIVES PLAY AN IMPORTANT
ROLE IN PROTECTING AGAINST
**UNEXPECTED DOWNTURNS IN
REVENUE.**

IT'S A RELATED BUSINESS

A captive is a related business entity that may act as an alternative profit center for successful business owners and professionals. A captive builds equity outside of the operating business, and that captive's equity becomes available for investment.

Captives play an important role in protecting against unexpected downturns in revenue. Annual variations in business revenue can be covered by appropriate insurance to guard against losses in less successful years. Proper understanding of additional risk created in abnormally successful years allows the business owner to prefund potential liability.

CAPTIVES CAN BE OWNED BY

LLCs	Corporations	Key employees
Partnerships	Trusts	Family members



INSTEAD OF PAYING PREMIUMS TO A
COMMERCIAL INSURANCE CARRIER, YOU
PAY PREMIUMS TO YOUR CAPTIVE.

MEET CAPTIVEONE ADVISORS

At CaptiveOne, our first step is to discover underwriting opportunities which determine how a captive insurance company can be adequately applied to your business. We include your trusted business advisors - such as lawyers and CPAs - in the process so that your captive is designed to best meet your needs. We coordinate all underwriting so that commercially reasonable premiums are charged for coverage to protect against your business's particular risks.




ONCE YOUR CAPTIVE HAS BEEN FORMED,
OUR **MANAGEMENT PROFESSIONALS:**


- Oversee the administration and processing of claims
- Manage compliance issues relating to the operation of your captive
- File your captive's annual tax return
- Provide you with continuing advice on premium reserve management
- Report to you on a consistent and frequent timeline



VISIT WWW.CAPTIVEONE.COM
FOR A FULL FIRM PROFILE



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GET STARTED.

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