

Will a Captive Work for Me?

Will a Captive Work for My Business & How is the Coverage Different than Our Current Coverage?

Captive insurance refers to a subsidiary corporation that is established to provide insurance to a parent company and its affiliates. A captive insurance company is an option for many corporations and groups that want to take financial control and manage risks by underwriting their own insurance rather than paying premiums to third-party insurers. All businesses have risk and could possibly utilize a captive.

Industries that Utilize Captive Insurance:

- Physicians
- Medical
- Manufacturers
- Construction
- Oil & Gas
- Transportation
- Wholesale
- Auto
- Retail
- Professional Services

How is the Coverage Different than Our Current Coverage?

Comparison	Commercial Insurance	Self Insurance	Captive Insurance
Risk Protection	limited	no	yes
Tax Deductible Premiums	yes	no	yes
Asset Protection	no	no	yes
Policy Design Control	no	yes	yes
Income Tax Benefits	no	no	yes
Lower Insurance Costs	no	yes	yes
Claims Control	no	no	yes
Underwriting Income	no	no	yes
Investment Income	no	no	yes
Estate Planning Benefits	no	yes	yes



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