



None of Your Business



Your Business, My Business, the Business of insurance, big Business, and closely held Business. My Business should NOT be “none of your business.” Rather, my Business definitely should be a part of YOUR and every profitable Business.

Business is the practice of making one's living or making money by producing or buying and selling products. It is also "any activity or enterprise entered into for profit."

Every business is unique. Every business has a legal structure such as a C Corp, S Corp, Partnership, LLC taxed in a variety of ways. Not all Business' are profitable, yet the intentions are to become profitable. All Business' have risk. Many risks are common, many risks are unique to a particular industry, and many risks depend on the scale of the business – number of employees, contracts, ownership and more.



My business is Captive Insurance. We allow you to excel in your expertise, the expertise of YOUR Business while you profit from our expertise in the Business of insurance, specifically Captive Insurance. Captive insurance includes an administrator, investments, implementation, claims, surplus, compliance, legal, regulation, and more.

Many Business owners purchase a building or buildings - not to be in the Business of real estate, but to be more efficient and to operate their Business. There certainly are variables in renting versus owning a building, from tax, depreciation of the property, and ownership. Similarly, Business owners



who own their own Captive insurance company typically don't want to be in the business of insurance, but they recognize the value and efficiencies of owning one.

As an example, a construction company whose business is construction, buys a building. They do so, not to be in the real estate business, but to be more efficient with their assets. The previous sunk cost of renting, turns into a new asset building equity. The results and



consequences are positive, so much so that they buy another building and another. Soon they have an additional Business, with efficiency and most likely they have generated an additional income stream.

The same principal applies to insurance. When the company was a younger company they paid their premiums to a traditional third party. As their business grew, they were introduced to Captive Insurance because their scale was such that they could re-direct premiums to their own insurance company in a more efficient manner, building equity in their own company, turning previous sunk costs into a new profit center – their own Captive Insurance Company. Their own insurance company insures exposures of the initial construction company as well as their growing properties. Their own Captive insurance company may not replace all existing commercial coverage, but some, as well as insuring exclusions, and other previous uninsured exposures - All in a more efficient manner.

What industries qualify? Every Business carries significant risk. Typically, once any Business reaches a certain scale of insurable risk, employees, or revenue, they will be introduced to the powerful, efficient, solution of Captive Insurance. It's our business, our expertise and



Your Link to Security!

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