



**ALINK**  
Captive Insurance Services

# Opportunity is now where

What do you see?

Opportunity is no where or

Opportunity is now here

Why do some people see “**no where**” while others see “**now here**?” Because of a comma or lack of a comma? Experience and expertise in a given subject? Or simply glass half-full mentality versus half-empty mentality?

My experience has shown me business owners see things differently. Differently from whom? From their employees, even trusted advisors. Business owners see how to make money, how and when to make adjustments, and how to best run their company.

Opportunity is **now here**, today!

Opportunity is only realized when opportunity is acted upon. The window of opportunity is always there for qualifying business owners to implement and own their own Captive Insurance Company, yet the opportunity for 2024 requires action now.

I see opportunity, not because my business is Captive insurance, but because I have seen and experienced the many positive results of Captive Insurance and how Captive owners continue to benefit from owning their own insurance company <http://www.alinkcis.com/benefits>.

For those who haven't experienced or learned about the many benefits to them of owning their own Captive Insurance Company, often times they don't see opportunity at all. So let's have a conversation. Let's understand the who, what why, how and when of Captive Insurance

<https://www.youtube.com/watch?v=xLK5LSsUSEo>. For companies that qualify to own their own insurance company, opportunity is **no where** if no action is taken. Opportunity is **no where** if no understanding is asked for or explored.

Here's a real, current example which may be viewed in two separate ways:

1. Stop-loss insurance policy up for renewal has high claims which will certainly mean a premium increase. The insurance company wins. Opportunity is **no where** from this viewpoint. This view sees sinking funds, more expense and higher rates.
2. Stop-loss insurance policy up for renewal has high claims. While implementing a Captive insurance company the owner then takes a higher deductible on the policy which in turn reduces premium. The deductible is then insured in his own Captive Insurance Company. Opportunity is **now here**. This view creates a new profit center, as well as more control over the company's risk management.

The insurance company wins! YOUR insurance company wins. Don't complain – become one!

*"In the middle of difficulty lies opportunity."* Albert Einstein

*"Entrepreneurs are simply those who understand that there is little difference between obstacle and opportunity and are able to turn both to their advantage."*

Victor Kiam

*"A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty."* Winston S. Churchill

Seeing opportunity takes more than an open mind and optimism. Opportunity requires action, and in the case of owning YOUR own Insurance Company, opportunity may require our expertise ☺.

Your opportunity today, **now here**, requires action today, which generates your wealth and protection today and tomorrow. In fact, opportunity acted upon is

# Your Link to Security!

**Rich Ericson, President**

ALINK Captive Insurance Services

• Direct: 720-213-0583 • Email: [Rich@ALINKcis.com](mailto:Rich@ALINKcis.com)

[www.ALINKcis.com](http://www.ALINKcis.com)