



## CAPTIVE INSURANCE

Leverage your existing business risk with a Captive Insurance Company to control spending, retain premiums, and cover unique risks.

### WHAT IS A CAPTIVE?

A Captive Insurance Company (Captive) is an insurance company formed by a business to insure the risks of the business and its affiliates. Your business is unique and finding the right insurance coverage can often be challenging. A Captive can help bridge the gaps between the commercial insurance market and the needs of your company, improve cash flow, and create another profit center for your business.

### BENEFITS

- Reduce insurance costs
- Create significant profit potential
- Improve cash flow
- Control insurance premium rates
- Increase control over claims management
- Improve workplace safety
- Provide access to the reinsurance market

### IS A CAPTIVE RIGHT FOR YOU?

The formation of a Captive is a serious matter. The first step is to determine whether a Captive is right for your business. Our specially trained staff will work with you to help you determine your:

- ✓ Risk appetite
- ✓ Long-term business goals
- ✓ Existing and emerging risk analysis

In addition, we will perform a comprehensive review of your existing commercial insurance coverage.

### WORKING WITH RMC GROUP

A business cannot be successful unless it has provided for the mitigation of both foreseeable and unanticipated risks. This is where RMC steps in. Since 1974 our mission has been to be a world leader in risk management consulting. Over the years, our scope has expanded to all areas of risk management, insurance, and employee benefits.



### CAPTIVE MANAGEMENT SERVICES

As Captive Manager, we work with you in the following areas:

#### Captive Design

- Insurance coverage and premiums
- Feasibility study and financial pro forma
- Captive ownership guidance
- Domicile selection

#### Licensing and Formation

- Company formation and incorporation
- Insurance licensing
- Selection of actuary, auditor, and tax preparer

#### Ongoing Management

- Policy administration
- Claims reporting and management
- Insurance company accounting
- Quarterly financials
- Annual tax filings
- Annual audit
- Annual risk review and analysis

### CONTACT

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