

“Right Fit” Captive Clients

Captive Insurers have been around for decades and are no longer considered an unusual or exotic planning tool. More than 90% of all Fortune 500 companies already have their own Captives. The 831(b) Captive or “small property & casualty Captive” now makes it feasible for middle market companies to take advantage of the benefits associated with owning a privately held insurance company.

Who should consider forming a Captive:

- Profitable organizations with taxable income in excess of \$3 million
- Operations with over \$250,000 of self-insured or uninsured risk

Types of risks should be considered for a Captive:

- Risks that are already self-insured
- Risks that are excluded from traditional policies
- Potentially catastrophic, low-frequency risks

Typical “Right Fit” Clients include:

- Oil & Gas Manufacturing
- Energy Service
- Large Manufacturing
- Auto Dealerships
- Food Manufacturers
- Elder Care Facilities
- Beer & Liquor Distribution