

Captive Insurance Dynamics

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Captive Insurance Dynamics

A captive is a special purpose legal entity which is licensed as an insurer, and is established primarily to insure a proportion of the risks of its sponsor, often a corporate parent, group or association. It is a risk-bearing vehicle. It can be either an insurance or a reinsurance entity.

A Guide to Captive Insurance - Artex Risk Solutions

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Captive Dynamics was formed by Ed Beneville to fill out his retirement years. Ed is a seasoned veteran of the insurance business who has had a long term involvement with Captive insurance...

Captive Insurance - Insurance business - Captive Dynamics ...

The accepted definition of a "captive," an insurance company that is owned by the insured, is true, but not useful for decision making in a time of challenge. To begin, let us be clear that captives are all about money. You want one to make money. It

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will cost money to have one.

Captives 101: What Are They, and Why Do I Want One ...

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ATTENTION CAPTIVE INSURANCE PROFESSIONAL: The dynamics have changed in the industry with: microcaptives and 831 (b) tax election NAIC's scrutiny of life insurance companies and their captives Use of captives for insuring cyber-related risks Use of captives to insure healthcare-related risks and employee benefits and so much more That is why you cannot afford to...

Overview - American Conference Institute's 4th Annual ...

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Captives In order to drive operational effectiveness and capital deployment efficiency, leaders of captive insurance companies are increasingly in need of improved methods for performance evaluation and tools that go beyond simple financial ratio analysis or industry benchmarking comparisons.

A New Method for Measuring Captive Performance - Risk

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Hospitals band together all the time to form overseas captive insurance companies, especially in the Cayman Islands, where there are looser laws and more favorable tax codes, said Christian Puff ...

Prominent NYC hospitals making millions through captive

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A "captive insurer" is generally defined as an insurance company that is wholly owned and controlled by its insureds; its primary

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purpose is to insure the risks of its owners, and its insureds benefit from the captive insurer's underwriting profits. These points do not clearly distinguish the captive insurer from a mutual insurance company.

What Is Captive Insurance? | Captive.com

This is one of the main selling points when weighing captive insurance pros and cons. Section 831(b) of the US Internal Revenue Code allows the first \$1.2 million of premiums to be exempt from income tax under certain conditions. This exemption constitutes a substantial saving in tax expenditure for the company.

Captive Insurance Pros and Cons: Useful Tips and Facts

Captive insurance entities offer a vehicle to self-insure that can be especially cost - and tax-effective. Although their implementation and legal structure are often poorly understood,

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their financial rewards can be very attractive. Some professionals recommend captive insurance as the greatest thing since sliced bread.

Captive insurance: Avoiding the risks - Journal of Accountancy

A captive insurance company is a form of corporate "self-insurance." While there are financial benefits of creating a separate entity to provide insurance services, parent companies must consider ...

Captive Insurance Company Definition

(December 2010) Captive insurance is an alternative to self-insurance in which a parent group or groups create a licensed insurance company to provide coverage for itself. The main purpose of doing so is to avoid using traditional commercial insurance companies, which have volatile pricing and may not

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meet the specific needs of the company.

Captive insurance - Wikipedia

To go captive or not to go captive? That is the question (in this case). The advantages of forming a captive insurance company are numerous and significant, and they will be covered in-depth in this article.

Captive Insurance: Why or Why Not? | Captive.com

Coronavirus: Captive Insurance's Finest Hour - [CLICK HERE](#). The article by Paul Sullivan in the New York Times is brilliant and insightful. It is definitely worth reading, saving and sharing. [CLICK HERE](#) to read the article in the New York Times. All The Best, Randy Sadler 865-248-3044 randy@CICServicesLLC.com
www.cicservicesllc.com

NEW YORK TIMES ARTICLE PRAISES SMALL CAPTIVES -

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United ...

The “insurable risk” (or captive premium) is the risk that losses do not meet the agreed-upon price reduction of the insurer (10% in the above example). If losses are reduced much more than 10%,...

Captives Can Be an Insurtech Accelerator - Insurance Journal

The primary advantage of a captive insurance arrangement is the savings on premiums: You control the costs and services, rather than a third party with a profit motive. Even better, you can take a tax deduction for the premiums paid. This contrasts with typical self-insurance coverage, where you can't claim tax deductions until claims are paid.

Captive Insurance Strategies Can Pay Off for Real Estate

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Captive insurance companies must also pay an assessment pursuant to Section 206 of the New York Financial Services Law, which is used to defray the operating expenses of the New York State Department of Financial Services. The assessment is based upon the direct premiums written in New York only; non-New York and reinsurance premiums are not ...

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