

Could Your Clients Benefit from a Captive?

Relax. You do not need to know everything about captives. We're here to help. USA Risk Group works closely with insurance brokers to provide insurance cost-efficiencies and risk management solutions for your clients.

We're Independent, Like You

By remaining independent from broker or insurance company ownership, we can ensure we act as an advocate with unbiased solutions for an organization's long-term goals.

Rounding Out Your Services

You may not have an in-house alternative risk division. So, when you need additional help, think of us as your go-to team for alternative risk financing techniques.

Broker Education

We are positioned as an educator for captive insurance options and act as an extension of an independent broker's team by helping them round out their services with our captive management solutions.

We work together with the broker from the beginning; from determining whether captive management is right for their client, to program implementation and assistance throughout the life of the relationship.

We Work With You as an Advisor & Educator

1. What is a captive?

A captive is a licensed insurance company that is wholly owned and controlled by its insureds and insures the risks of its owners.

2. What types of insurance can be written by a captive?

All industries can be insured by a captive and most lines of insurance can be written.

3. Is a captive suitable for my client?

Forming a captive is not a solution for every company. We host a free phone consultation to discuss a company's goals, risk management and claim history to determine if a captive will help them achieve their long-term objectives. Typical captive candidates will have loss ratios under 50%.

4. How involved is USA Risk Group with my client?

From our initial consultation call to the ongoing management of a captive, the broker is often our main contact. We value the relationship you have built with your client and will take your lead in how you prefer we interact with them.

5. What is my role in setting up a captive?

As the broker, your role is to review our proposal and suggestions with your client, ask questions and continue to receive captive updates. You can also help with potential reinsurance placement.

6. What are the steps involved in setting up a captive?

1. We host a free one-hour consultation call with you and your client.
2. If the company is a captive candidate, we prepare an Evaluation & Analysis Report.
3. We prepare a proposal with the captive formation steps, detailed timelines, regulatory approval process and contractual license and capitalization details.
4. We alert you and your client once the captive is formed and capitalization should be funded.
5. We then handle on-going captive management services.

7. How do I get compensated?

Compensation strategies vary by client and by broker. During our one-hour free consultation, we can suggest compensation techniques developed by our current captive clients.

Schedule a free consultation to see if a captive is right for your client's goals.

Schedule online at
USARISK.com