

CIC SERVICES LLC

A Captive Management Company

Game Changing Financial Vehicle for Your Business

Utilized by Numerous Top Flight CFOs and Financial Institutions

Own Your Own Insurance Company

Benefits

- * Improve risk management
- * Increase control of insurance costs
- * Create an additional profit center
- * Enjoy very favorable tax treatment
- * Accelerate wealth accumulation
- * Gain access to reinsurance markets
- * Enjoy unparalleled asset protection
- * And enjoy many other benefits and increased flexibility

Ownership

Virtually Unlimited Possibilities

- * The parent company
- * The owner (s)
- * Heirs
- * Key employees

The Concept Explained

You own your own insurance company – a powerful financial vehicle. It is a C corporation with an insurance license. It writes lines of insurance coverage and performs actuarial work on coverage written. Your insurance company can insure the risks you choose to insure. Your business pays premiums to your insurance company (an expense to the parent company). Your insurance company accumulates reserves (similar to large insurers). Your insurance company receives similar favorable tax treatment that large companies receive. "Large" insurance companies pay a small premiums tax and are taxed on underwriting profits (reserves are not taxed until they are taken as profit). "Small" insurance companies (defined as having annual premiums of \$1.2 million or less) are taxed at a rate of 0% on all premiums paid to the CIC. Reserves in the CIC can be invested at the discretion of the CIC owner (s) (some restrictions apply).

Who Does The Work?

CIC Services, LLC is a captive administration firm. Our expert team oversees your risk assessment, company set-up, domiciling, licensing, actuarial work, issuance of policies and administration of claims. At your direction, CIC Services, LLC essentially does all the work on your behalf. You own and control your own insurance company. You experience the benefits outlined above.

Captivating Facts

- There are over 6,000 CICs
- CICs have been in operation since the 1950s
- 38 U.S. states domicile CICs
- Over 75% of Fortune 500 companies have one or more captives
- Competition among domiciles has reduced the costs to set-up and manage a CIC

