



## CAPTIVE INSURANCE

RMC Group is a leading provider of management services to captive insurance companies. We have a number of clients in the medical industry who have established captive insurance companies. Our clients are located throughout the United States which includes hospitals, physician groups, and nursing homes. RMC helps our clients identify, assess and prioritize their risk, and, then, we help them develop a long-term strategy to manage that risk.

INSURANCE | RISK MANAGEMENT | RETIREMENT

# Where there's risk, there's RMC

A captive insurance company is a well-known strategy to manage risk. RMC can work with you to determine whether a captive insurance company is right for you. We will review your existing commercial insurance policies, identify gaps in your coverage and help you determine whether a captive insurance company makes sense for you.

A captive insurance company exists primarily to cover the insurance risks of its parent company and its affiliates. It is a licensed insurance company, regulated by the insurance department of its domicile. RMC can help you navigate the process. A captive insurance company offers many benefits, among them:

- |                              |                             |
|------------------------------|-----------------------------|
| Cover Exposed Risks          | Gain Control of Insurance   |
| Retain Key Employees         | Administer your own Claims  |
| Save Money on Insurance      | Focus on Risk Management    |
| Create a Profitable Business | Gain Control of Liabilities |

For many years, large, publicly-held companies have used captive insurance companies to manage their insurance portfolios and better control risk. Today, smaller and closely-held companies are benefiting from this a risk management strategy. RMC Group can help you determine if this strategy is right for you.

Some of the policies that our clients in the medical industry have purchased from their captive insurance companies include: Collection Risk, Loss of Inventory from Catastrophe, Loss of Key Supplier, Loss of Key Customer, Loss of Key Contract, Regulatory Change Liability, Supply Chain/Trade Disruption, Mechanical Breakdown and Loss of Income and Legal Expense Liability. These are risks that exist throughout the medical industry, and adequate coverage is often difficult to obtain. A captive insurance company can customize coverage to meet the needs of your business.

Members of the RMC Group have been helping small-to-mid-sized businesses manage risk for over 45 years. With offices throughout the country, we have a representative in your area to help answer questions and guide you through the incorporation process.

For more information, contact our headquarters at **888.599.5553** or visit our website at **[rmcgp.com](http://rmcgp.com)**.

RMC Group is the marketing name for a number of related businesses that offer a variety of services and products. Each member of the RMC Group is a separate and independent business and is solely responsible for its financial condition and contractual obligations.