

## Captives help businesses by focusing attention on the risks inherent in their operations.

Captives reward owners for their Risk Management by putting valuable capital back to work. Captives not only protect current assets but may also provide significant additional assets for the future.

### What Does River Oak Risk Do Differently?

- 🕒 Conservative Approach
- 🕒 Experience with Middle Market to Fortune 50 Companies
- 🕒 Turnkey Captive Management
- 🕒 Best in Class Actuarial, Accounting and Legal Partners
- 🕒 State of the Art Onshore Reinsurance Facility

### Who Benefits from a Captive?

For Middle Market Businesses (\$10MM Revenue)

- ✓ Private, closely held businesses
- ✓ Sufficient self-insured risks
- ✓ Primary focus on Risk Management
- ✓ Comfortable funding \$500,000 to \$2,200,000 in annual premiums

For Larger Companies

- ✓ Significant insurance spend and good loss experience
- ✓ Significant SIRs/Deductibles
- ✓ Desire to control escalating insurance costs



### What are the Benefits?

#### RISK MANAGEMENT

Captives provide customized coverages for self-insured or under-insured risks. Captives complement your commercial insurance to give your business the most complete coverage.

#### PROFIT CENTER

Managed properly, the captive can be profitable from inception.

#### TAX BENEFITS

For Small Captives structured properly, up to \$2.2 million in premiums can be deducted annually. These premiums received by the Captive are tax exempt, and only investment gains are subject to taxation.

For Large Captives, the Captive improves both the P/L and Balance Sheet through accelerated deductions.



# RIVER OAK RISK



CAPTIVE MANAGEMENT | CAPTIVE REPAIR | RISK MANAGEMENT CONSULTING SERVICES



**Doug MacGinnitie, CEO**, has deep insurance, tax and legal experience. From 2011-2015, he has served as State Revenue Commissioner for Georgia, managing the state's Department of Revenue. Prior to his public service, he was the COO and Director of Beecher Carlson, a commercial property and casualty insurance brokerage firm based in Atlanta. He also served as General Counsel of the Hobbs Group, at the time, one of the largest privately held insurance brokerage firms. Doug is a graduate of Dartmouth College and Emory Law School, and is a member of several non-profit boards.



**Kimberly Bunting, COO**, has over 25+ years of experience in risk management and is responsible for the day to day operations of the company and oversees all captive formations. She is the former Risk Manager for a Fortune 50 company where she was responsible for managing a \$1 billion+ insurance program and \$100,000,000+ in claims on an annual basis. Kim has consulted with Fortune 500 companies in complex risk management matters and is an expert on middle market insurance and risk management issues, including captive insurance. Kim holds MBA and J.D. degrees from Emory University and is a graduate of Oglethorpe University. She is a member of the ABA Captive Insurance Committee and board member of the Georgia Captive Insurance Association. Articles include "Captives for the Middle Market" published in the AICPA Journal of Accountancy, November 2016.