

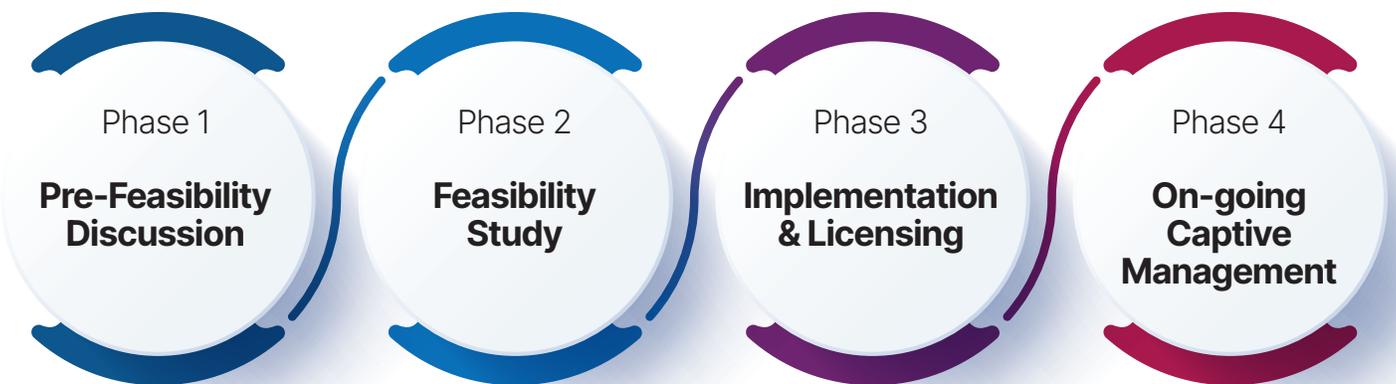
Captive Development Process

What is Captive Development?

A captive insurance company is a strategic risk financing tool that gives your organization direct control over its insurance program. Our structured development process transforms your current approach into a customized captive solution that improves cost stability, enhances coverage, and builds long-term equity.

Timeline: 60–180 days from start to implementation

The Development Process



We begin with a comprehensive review of your current insurance program, including existing coverage, costs, and loss experience. Together, we identify target risks for captive participation, discuss your strategic objectives, and explore appropriate captive structures and domicile options.

A detailed analysis that forms the foundation for your decision, covering actuarial projections, financial modeling under various retention scenarios, domicile comparisons, total cost of risk analysis, and tax and accounting implications. Deliverables include an executive summary, pro-forma financials, and a clear exit strategy assessment.

Once you decide to proceed, we manage all formal requirements—regulatory filings, entity formation, governance framework, fronting and reinsurance placement, and service provider coordination—ensuring a seamless transition from your commercial program. Your role: Provide biographical affidavits for Directors & Officers, open a captive bank account, and deposit initial capital.

We provide continuous oversight, including regulatory compliance, financial reporting, claims coordination, annual audits, investment monitoring, and strategic program optimization.

Investment Overview

Costs are driven by one-time formation expenses and annual operating fees, which you control through your choice of actuaries, auditors, and program complexity. Cell (rental) captive structures carry an annual rental fee of \$17,500 and reduced upfront capital requirements.

Why Consider a Captive?

Captives offer cost stability, enhanced access to coverage, underwriting profit retention when losses are favorable, long-term capital accumulation, and direct control over claims and risk decisions.

Strategic Risk Solutions guides organizations through every phase of captive development—from initial assessment to ongoing management—with expertise, transparency, and a focus on your strategic risk objectives.

Next Steps

We'll begin with a complimentary pre-feasibility discussion to understand your objectives.



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