MontRidge Insurance Services

CAPTIVE INSURANCE FEASIBILITY & READINESS CHECKLIST

Commercial Risk Education Series

A practical self-assessment to help identify insurance and operational risk topics for further discussion. Select Yes, No or Not Sure for each item. Leave items that do not apply blank. There is no score or passing grade.

BUSINESS PROFILE

	Yes	No	Not Sure
Are loss history and insurance costs organized?	○	○	○
Are predictable and catastrophic exposures distinguished?	○	○	○
Are risk control capabilities documented?	○	○	○
Are long-term insurance objectives defined?	○	○	○

FINANCIAL READINESS

	Yes	No	Not Sure
Are capital and liquidity needs evaluated?	○	○	○
Are loss funding and collateral requirements understood?	○	○	○
Are actuarial feasibility and expense estimates planned?	○	○	○
Are downside scenarios considered?	○	○	○

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Continue your review. Select one response per item; leave non-applicable items blank.

STRUCTURE

	Yes	No	Not Sure
Are single-parent, group and other structures compared?	○	○	○
Are domicile and regulatory requirements reviewed by qualified advisers?	○	○	○
Are reinsurance and fronting arrangements evaluated?	○	○	○
Are governance and claims administration responsibilities defined?	○	○	○

DECISION

	Yes	No	Not Sure
Are tax and accounting implications reviewed independently?	○	○	○
Are risk distribution and risk transfer considerations evaluated by specialists?	○	○	○
Are exit and runoff obligations understood?	○	○	○
Are alternatives compared without assuming tax benefits or savings?	○	○	○

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NEXT STEPS

Use your responses to identify questions for your insurance advisor. A No or Not Sure response may warrant further review; a Yes response does not establish adequate insurance or compliance. Keep the completed checklist for your own records.

OPTIONAL CONSULTATION REQUEST

- ☐ I would like to discuss this checklist with Montridge.
- ☐ I would like to review my current insurance program.
- ☐ I would like to receive future educational resources.

OPTIONAL CONTACT INFORMATION

Name

Company

Title

Phone

Email

Preferred contact method

Questions or topics to discuss (avoid confidential or sensitive information)

To arrange a discussion, visit www.montridgeinsurance.com. This PDF does not transmit your responses automatically.

Educational use only. This checklist is not an insurance application, policy, coverage determination, compliance audit, or legal, tax, engineering, medical or financial advice. Coverage depends on actual policy terms, endorsements, exclusions and facts. Consult qualified advisers for your circumstances.