

H·E·L·I·O

CAPTIVE MANAGEMENT • RISK CONSULTING

CAPTIVE MANAGEMENT
& RISK CONSULTING FOR
**FAMILY OFFICES AND
UHNW INDIVIDUALS**



HelioRisk.com

Economic and Capital Efficiency Benefits

Captives can improve capital efficiency by converting unpredictable insurance expense into a planned risk-financing and revenue strategy. Premiums paid to a captive remain within the family's economic ecosystem, creating a pool of risk capital that can grow over time.

When structured correctly, captives can reduce reliance on volatile commercial insurance markets, lower total cost of risk over the long term, improve cash-flow predictability, and allow disciplined accumulation of surplus capital for future claims or reinsurance. Captives can also access reinsurance markets directly, often at more favorable pricing than retail insurance products.

Governance, Compliance, and Risk Discipline

A well-run captive introduces institutional-grade risk governance to family enterprises and UHNW individuals, guided by the captive management experts within Helio Risk. Captives require actuarial analysis, underwriting discipline, formal claims handling, and regulatory oversight. This framework encourages better risk identification, loss prevention, and accountability across operating entities.

For families with multiple businesses or investment structures, a captive can act as a unifying risk platform, aligning risk management with broader wealth preservation and enterprise continuity objectives.

Tax and Estate Planning Considerations

While tax benefits are not the primary benefit of a captive, properly structured captives may provide tax efficiency consistent with applicable laws and regulations. Premium deductibility, investment income treatment, and potential estate planning considerations can be additive benefits when aligned with genuine risk transfer and insurance purpose. Captives must be established and operated with strict adherence to regulatory, actuarial, and economic substance requirements to withstand scrutiny. Helio Risk guides that process and ensures credible structure and process.

Strategic Fit for Family Offices

Captive insurance is particularly well-suited for families and UHNW individuals with significant recurring insurance spend, multiple operating entities or complex asset portfolios. They provide for long-term investment planning and allow for greater control, transparency, and risk customization. When implemented thoughtfully, a captive insurance company becomes not just an insurance solution but a strategic financial instrument.



CAPTIVE INSURANCE AS A STRATEGIC TOOL FOR FAMILY OFFICES AND ULTRA-HIGH-NET-WORTH INDIVIDUALS

Captive insurance, an insurance company owned and controlled by the insured, has become an increasingly effective risk management and capital planning strategy for family offices and ultra-high-net-worth (UHNW) individuals. Properly structured and administered, a captive allows families and UHNW individuals to finance risk on their own balance sheet, reduce long-term insurance costs, improve coverage certainty, and enhance overall financial resilience while maintaining regulatory and tax compliance.

Why Captive Insurance Is Relevant to Family Offices

Family offices and UHNW individuals face a unique and complex risk profile that is often poorly served by the commercial insurance market. These risks may include operating businesses, real estate portfolios, aviation and marine assets, investment vehicles, cyber exposure, reputational risk, employment practices, fiduciary liability, and family-specific exposures that are difficult or even impossible to insure efficiently through traditional carriers.

A captive insurance company allows the family to design coverage tailored to its actual risk exposures, retain premium (less claims paid and expenses) rather than paying out to third-party insurers. Offices can gain transparency and control over claims management, customize coverage terms, and stabilize insurance pricing across market cycles.



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About Helio

With multiple offices around the country including Oklahoma City, Dallas, Jacksonville, Chicago, and Vermont, Helio Risk is a full-service captive management and risk consulting firm of Account Management Specialists, Captive Managers, Risk Control Specialists, Certified Public Accountants, and other administrative staff available to provide insight and expertise to our clients' most challenging needs.

Working together with brokerage teams, actuaries, and other service providers, Helio Risk identifies strategic areas for captive integration within comprehensive insurance programs.