



Captive Insurance Companies in Risk Management: Captive Insurance Companies and Their Influence on the Risk Management and the Rating of the Parent Company

Florian Klingenschmid

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The world is getting increasingly complex and interconnected. Consequently it is very important for companies to manage and control their risks efficiently. Traditional risk management tools such as commercial insurance or securitization have been deemed insufficient and therefore new instruments were necessary. These are the so-called Alternative Risk Transfer and Alternative Risk Finance methods. The most widely used form is Captive Insurance. The first part in this book explains the basics of captive insurance. Different types of captives, reasons for foundation and the international captive market will be discussed. An analysis of the influence that captives have on the risk management of their parent company is the second part of the book. Companies that have founded captives recently will be examined in order to see possible influences. The last part takes a look at how captives influence the credit rating of the founding company. The theoretical and practical approaches used in this book will give the reader a solid understanding of the function and use of captives in risk management.

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