

Captive Accountant

Location: In person, Phoenix, Arizona

Employment Type: Full-Time

Salary: \$70k- \$90k, DOQ

Department: Finance/Captive Management

Reports to: Controller/Chief Financial Officer

Position Summary

The Captive Accountant is responsible for the accounting, financial reporting, and regulatory support of one or more captive insurance entities. This role ensures accurate financial records, timely regulatory filings, and effective coordination with actuaries, auditors, TPAs, and captive stakeholders. The Captive Accountant plays a key role in maintaining the financial integrity, compliance, and governance of the captive program.

Key Responsibilities

- Maintain the general ledger for captive insurance entities
- Prepare monthly, quarterly, and annual financial statements
- Record and reconcile premiums, claims paid, claims incurred, reserves, and IBNR
- Prepare journal entries, reconciliations, and supporting schedules
- Track captive capital, surplus, and investment activity

Regulatory & Compliance Support

- Prepare and assist with domicile regulatory filings and annual statements
- Support premium tax filings and regulatory fee payments
- Assist with regulatory examinations and information requests
- Ensure compliance with captive bylaws, service agreements, and regulatory requirements

Actuarial, TPA & Vendor Coordination

- Coordinate with actuaries on reserve studies and funding analyses
- Reconcile claims data from TPAs to captive financial records
- Coordinate with auditors, captive managers, banks, and investment advisors
- Support preparation of materials for captive board meetings

Audit & Governance

- Prepare audit schedules and respond to auditor inquiries
- Assist with year-end close and external audits
- Provide financial analysis and variance explanations to management and captive boards
- Support governance documentation and reporting processes

Required Qualifications

- Bachelor's degree in accounting or finance
- 2+ years of accounting experience
- Strong understanding of general ledger accounting
- Proficiency in Excel
- High attention to detail and ability to manage multiple deadlines

Preferred Qualifications

- Experience with insurance accounting, captive insurance, or stop loss programs
- Exposure to health insurance, employee benefits, or TPA environments
- CPA or progress toward CPA (preferred, not required)
- Experience working with actuaries or captive managers

Key Skills & Competencies

- Insurance and statutory accounting
- Financial reporting and reconciliation
- Regulatory compliance
- Analytical and problem-solving skills
- Clear written and verbal communication
- Ability to explain financial results to non-accounting stakeholders

About Vault

At Vault, our unwavering focus is on the success of our partners and members. We have developed a comprehensive service ecosystem that optimizes healthcare benefit administration, manages both financial and clinical risks, and promotes cost containment and sustainability. Through collaboration, we help our partners deliver high-quality, affordable healthcare services, ensuring their long-term success and the well-being of the communities they serve.

Our core values define who we are. We are innovative, constantly pushing the boundaries to create unique solutions for evolving needs. We are dedicated to our mission and the people we serve, consistently going above and beyond expectations. Compassion drives us to act with kindness, empathy, and respect, ensuring everyone feels valued and heard. We are progressive, embracing challenges and using every experience as an opportunity for growth. As a family-focused organization, we foster a culture of trust, support, and unity, both within our team and with our partners. Finally, we cultivate a joyful environment where positivity and enthusiasm fuel our progress, creating lasting success for everyone involved. To learn more about Vault Strategies, visit www.allthingsvault.com.

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