

## Alternative risk

Get the impact and control you need over your insurance program.

Marsh McLennan Agency (MMA) has its finger on the pulse of both traditional insurance and alternative risk marketplaces. MMA has proven to be an ideal partner for minimizing risk and maximizing health.

### What we do

Geared towards businesses looking to eliminate market volatility with lower and more stable costs, our Alternative Risk team determines the most efficient way to finance risk and pay for losses. We review each client's appetite for risk and then weigh it against the benefits of different risk transfer vehicles, while taking into account other considerations such as the type of industry and claim history.

Alternative risk is a continually evolving industry, and with every hard market, more and more businesses migrate to it. As the traditional insurance industry enters and exits markets, companies are consulting with our Alternative Risk team on the following types of programs:

- Captives
  - Single Parent
  - Segregated cell
  - Association
  - Group
- Risk Retention Groups (RRG)
- Self-Insured Trusts
- Contractor Default Insurance
- Medical Stop-Loss
- Loss Portfolio Transfer

**27%**  
rate reduction

**On average, our clients receive a 27% rate reduction through the formation of an industry-specific insurance company.**



### Learn more

Contact an MMA advisor today to find out how our passionate insurance professionals can help you achieve measurable results.

[MarshMMA.com](https://MarshMMA.com)

## How we help

Our customized solutions and industry expertise will allow for greater control, stability and investment opportunity with your insurance program - so you're in the driver's seat. Here's how:

### Control claims

Clients can take advantage of unbundled services which allow them to select a Third Party Administrator to handle their claims. You're directly involved in the settlement of each claim and have decision making capabilities for when to settle or fight them.

### Control cost predictability

Alternative risk eliminates the roller coaster rides of the insurance market cycles and provides a stable cost structure clients can depend on each year. This gives greater certainty in predicting costs, while also providing higher incentive to control claims, as members directly benefit from improvements made.

### Control coverage

The alternative market allows clients to specifically design custom coverage forms for their particular needs with more flexibility and speed.

### Control risks

By joining with other similar industry companies, our clients become part of homogeneous alternative risk vehicles. This approach allows companies to better understand and find solutions for their industry as they work together and share ideas for managing risk.

## Our reach

Whether it's a single parent, group, RRG, self-insured trust, loss portfolio transfer or another alternative risk solution, our team has significant long-term experience in the alternative risk marketplace.



A business of Marsh McLennan

# Your future is limitless.<sup>SM</sup>

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Business Insurance

Employee Health & Benefits

Private Client Services

Retirement Services

[MarshMMA.com](https://www.marshmma.com)

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## Get in touch

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