

ALTERNATIVE RISK TRANSFER

Approximately half of the healthcare providers in the United States are now funding liability risk transfer with something other than a guaranteed cost risk transfer arrangement.

A typical organization will entertain an ART mechanism due to the potential financial benefits while avoiding the insurance market gyrations that can significantly affect their bottom line. AmWINS Healthcare has a focused team of experienced experts that understand alternative risk transfer and can help structure a myriad of options for your clients. Let our vast experience and knowledge work for you.

ALTERNATIVE RISK TRANSFER PROGRAMS

- Swing Plans
- Captive Programs
- Retrospectively Rated Plans
- Dividend Programs
- Risk Retention Groups
- Risk Purchasing Groups
- Trust Vehicles
- Co-Insurance With Or Without An Aggregate
- Finite Risk Insurance

POTENTIAL ART BENEFITS

- The ability to comply with Regulatory and HUD requirements with a “fronted” carrier
- The ability to customize the amount of risk the client would like to transfer at yearly basis based on experience and need
- The ability to gain more control over the claims management process in order to potentially reduce the ultimate cost of risk
- The ability to retain investment income, on premium amounts and claim reserves, that traditionally is kept by the insurance company
- The ability to blend an ART program along with a guaranteed cost product to suit the need of the client



AmWINS Group, Inc. is a leading wholesale distributor of specialty insurance products and services. AmWINS has expertise across a diversified mix of property, casualty and group benefits products. AmWINS also offers value-added services to support some of these products, including product development, underwriting, premium and claims administration and actuarial services. With over 1,800 employees located in 16 countries, AmWINS handles over \$5 billion in premium annually through our four divisions: Brokerage, Underwriting, Group Benefits and International.