

## Corporate Insurance Program Cost Reduction

Helping companies reduce cost of risk and improve insurance protection.

**Holden Risk Advisors can reduce risk and assist you in pinpointing opportunities for cost savings in your corporate insurance program by offering a unique and independent perspective.**

Insurance is one of the largest expenditures for many companies. Premium, losses, collateral cost, and departmental expenses can fluctuate based on many factors, thus creating the need for an independent analysis.

Holden Risk Advisors helps you reduce risk even when everything seems uncertain. We can assist you in pinpointing opportunities for cost savings in your corporate insurance program by offering a unique perspective that only comes with decades of experience identifying and implementing leading practices with the largest companies in the world.

Holden Risk Advisors brings decades of experience as former corporate risk managers, insurance brokers, insurance company executive, and leader of big four insurance consulting practices.

Insurance markets change from year to year resulting in changes to coverage and pricing. As a company's corporate risk tolerance changes, an independent review to optimize the balance between cost and coverage is crucial. By utilizing a combination of self-insurance, alternative risk financing, and risk transfer, Holden Risk Advisors can provide solutions

in response to and in anticipation of possible market changes.

Holden Risk Advisors will leverage decades of experience to identify strategic and tactical changes that will result in insurance program cost savings while maintaining, and even improving, insurance protection.

A variety of possible solutions Holden Risk Advisors review include:

- Changes in retentions
- Changes in limits of liability
- Impact of alternative risk financing techniques
- Changes in terms and conditions
- Claim reviews and claim audits
- Analysis of loss collateral
- Insurance vendor cost analysis

### Contact Us

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