

Mergers & Acquisitions Due Diligence Corporate Insurance Program

Helping companies recognize hidden risks and costs.

Holden Risk Advisors helps buyers understand and mitigate risk by identifying what exposures and insurance protection exists.

It's no secret that mergers and acquisitions entail a great deal of risk. Some companies are avid risk takers, while others like to play it safe. No matter where you fall on the spectrum, understanding the risks before the purchase can make all the difference in a successful transaction.

Insurance policies are one of the most valuable assets and largest expenditures for a company. Therefore, managing these assets is critical. Holden Risk Advisors assists clients by providing due diligence support and evaluating a target's insurance program. Holden Risk Advisors provides this service with the aim to:

Identify post-sale cost savings opportunities.

Most commonly, targets are over-insured or over-collateralized. We assist with developing a plan to capture and maximize savings after the sale.

Assess the quality of coverage.

We benchmark coverages, limits of liability, retentions, and premiums, and evaluate the amount of historic coverage to assess whether sufficient coverage exists to pay any potential future claims.

Evaluate the quality of earnings.

We assist with identifying actual insurance expenditures and the historical validity of those expenses.

Detect potential deal breakers in the insurance program.

A review of a potential target can identify exposures for which a target may not have sufficient insurance coverage.

Uncover any issues that may impact purchase price.

A review of a target's insurance program can identify hidden costs and risks that can be quantified and should be contemplated as part of the cost of the transaction.

Develop an integration strategy.

We assist with developing a plan to integrate existing insurance policies, quantifying cost take-outs, and implementing new risk management programs.

Contact Us

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