

Maintaining Coverage to Align With Operations

The Challenge

A client who had two separate entities with differing operations needed to find the most cost effective and organized way to maintain a cohesive insurance program. Due to the split between the two entities (one plant touching vs one brand focused) the insured also desired maintaining separate programs for each as to not commingle coverage. This led to the unique challenge of consolidating coverage while not fully consolidating coverage.

The Solution

We were able to work with the same carriers across their largest exposures for the two separate entities. This allowed us to align the programs, while keeping them separate from an operational standpoint but still allowing for the “economies of scale” to come into play allowing us to provide competitively priced programs.



Project Statistics



~\$52M

(broken out at \$30M and \$22M between the entities)



Locations in multiple states



International product exposure