



Alternus: Automatic Retail Sourcing of Alternative Capital at Attractive Pricing

A program for US-domiciled property owners purchasing coverage from a diversified panel of insurers

Organizations with large property exposures rely upon stable, high-quality capacity at competitive pricing. Building that capacity is important, even when markets are stable and large insurance industry losses haven't created a scarcity or volatile pricing. Non-traditional capital can provide an alternative and complementary option to capacity sourcing, becoming a building block for the future.

In addition to protecting against counterparty risk, alternative capital diversifies capital sources to entirely new, untapped forms.

Alternus, offered through The Schinnerer Group, provides Marsh's clients with direct access to alternative capital markets to cover a portion of their risk and diversify their insurance portfolios.

Alternus is written on the highly-rated paper of Allianz in partnership with the leading insurance-based alternative capital provider, Nephila Capital, Ltd., a Bermuda-based capital market.

Offered exclusively to Marsh clients, it allows organizations to gain greater protection and flexibility within their property insurance programs.

Alternus features:

- Automatic 10% capacity share.
- Automatic 7.5% price discount (against lead pricing).
- Automatically includes all risk coverage — including for critical catastrophic perils.
- Automatically includes second-year capacity capability.
- Automatically written on Allianz (S&P rated AA and A.M. Best rated A+) paper, following terms and policy wording agreed by lead commercial insurers.

Want more information? Contact us at contact@marsh.com.



About Marsh

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