



Alternus: Alternative Capital at Attractive Pricing

An innovative property insurance solution that delivers stable, high-quality capacity at competitive pricing.

Organizations with large property exposures need stable, high-quality capacity at competitive pricing. This is especially true as large catastrophe losses and other events put pressure on insurance markets. 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 provides diversification through entirely new and untapped capital sources for retail buyers.

Alternus, offered through The Schinnerer Group, provides Marsh's US-domiciled property 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.

Offered exclusively to Marsh clients with shared and layered programs, this innovative insurance solution allows organizations to gain greater stability, protection and flexibility within their property insurance programs.

For more information on how your organization can use Alternus to gain exclusive access to alternative capital markets, contact your local Marsh representative or email us at contact@marsh.com.

Alternus features:

- Automatic 10% capacity share of all layers, with flexibility for more to qualifying clients.
- 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.



About Marsh

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