



About Us

Founded in 2009, Alternative Risk Company is a full-service wholesale insurance brokerage firm that provides unparalleled risk transfer solutions to a diverse set of retail insurance agents throughout the United States. We put our experience and expertise to work for our clients to help them effectively navigate the excess and surplus lines insurance marketplace.

Throughout the firm, we resolutely believe that our assets are our people, our relationships, and our reputation. Our operation is a privately held, family owned and operated firm, which allows our clients extremely responsive and personalized access to our stellar carrier relationships nationwide. By accessing Alternative Risk Company, independent insurance agents and brokers get the expertise and capabilities of a large national brokerage firm, with the exceptional service and long-term commitment that can only come from a focused boutique.

We believe that our insurance agents' clients' interests always come first. By serving our clients well, our own success follows. Our agents count on us for the freshest thinking regarding trends in the excess and surplus lines insurance market and to provide timely, specialized insurance options for their clients. We are young, proficient and constantly evolving in order to bring our retail partners the most up-to-date solutions that the marketplace can provide for their valued clients.

Our firm's expertise is the result of a diligent commitment to education and relentless pursuit to identify better products and services for our agents. We take no short-cuts in obtaining expertise.

The employees and owners of the firm are committed to continually improving our knowledge and processes. Thus, we are involved in numerous organizations and have completed diverse and rigorous degrees and educational programs.

- Bachelor of Science in Insurance and Risk Management
- Associates in Surplus Lines Insurance designation; Insurance Institute of America
- E&S Advanced School; National Association of Professional Surplus Lines Offices
- Construction Risk and Insurance Specialist designation; International Risk Management Institute
- Member of the National Association of Surplus Lines Offices (NAPSLO) and several independent insurance agent associations

If you are an agent or broker that places your clients' interests above all else and shares our belief that integrity and honesty are paramount in all dealings, we welcome the opportunity to begin a long-term relationship dedicated to providing you with brilliant solutions from our top-tier carrier relationships serving the excess and surplus lines market.



General Brokerage

Alternative Risk Company is your trusted and dedicated source to effectively navigate the complicated excess and surplus lines insurance marketplace. Our strong carrier relationships and experienced staff have the ability to quickly generate custom solutions for your client's specific needs. We are nimble and constantly evolving to provide our clients with the best products in the marketplace. At Alternative Risk Company, we pride ourselves on our ability to consistently find the necessary "outside-of-the-box" solutions that our clients necessitate.



Our product offerings under this division are very broad and include, but are not limited to:

- Property and Inland Marine
- Commercial General Liability
- Umbrella and Excess Liability
- Professional Liability, including E&O, D&O and Employment Practices Liability
- Product Recall

To put our expertise, experience and relationships to work for you and your clients, please contact us for an appropriate solution.



Energy

Our country's diverse and vast energy industry demands comprehensive risk management solutions. Alternative Risk Company works closely with insurance carriers that specialize and support the unique needs inherent to this vital sector. Our long-standing relationships and highly-specialized knowledge allow us to provide tailored solutions for energy related businesses ranging from oil and petrochemical to power generation to next generation alternative and renewable energy.

The coverage solutions provided to this ever evolving industry are:

Casualty

- Commercial General Liability
- Auto Liability
- Workers' Compensation
- Umbrella and Excess Liability
- Site Pollution, Products Pollution and/or Contractors Pollution
- Above Ground or Underground Storage Tanks

Property

- Contractor's Equipment, Motor Truck Cargo, Installation Floaters and other miscellaneous floaters
- All risk policies (including construction policies for wind and solar farms)
- All risk policies for buildings, business personal property, stock, etc.

A few sample classes of business we consider:

- Oilfield Lease Operators
- Contractors (including drilling and exploration and alternative energy)
- Pipeline and Utility Contractors
- Oilfield Equipment Haulers, Salt Water Haulers, Salt Water Disposal Facilities, Hotshot Services, etc.
- Wind and Solar Farm Projects (including suppliers, contractors and manufacturers in the wind industry)
- Geothermal Plants (flash and/or dry steam) and Hydroelectric Plants (run of river, pumped storage, diversion, etc.)
- Biofuel Facilities and Projects

To put our expertise, experience and relationships to work for you and your energy related clients, please contact us for the appropriate supplemental documents and information. Please forward the following items in order to expedite the submission process:

- Appropriate ACORD Applications
- 3-5 years of prior carrier loss runs (if available)



Environmental

Alternative Risk Company understands the specialized environmental marketplace. We work diligently with our long standing relationships within the specialty environmental insurance market to provide clients with necessary and responsible environmental coverage. We are experts for this unique industry segment which allows us to quickly source and provide the appropriate solutions to adequately cover these risks. Our reputation within the industry has given us the ability to provide quick solutions on most classes of business for contractor's pollution, site pollution and storage tank policies.

Our environmental products include, but are not limited to:

- Commercial General Liability, Auto Liability (including transportation pollution), and Workers' Compensation
- Combined Commercial General Liability, Contractor's Pollution Liability and Professional Liability for environmental contractors and consultants
- Combined Commercial General Liability and Site Specific Pollution
- Umbrella and Excess Liability
- Site Pollution, Products Pollution and/or Contractor's Pollution
- Above Ground or Underground Storage Tanks

A few sample classes of business we consider:

- Environmental Contractors and Consultants, including those specializing in asbestos, lead and mold
- Fire and Water Restoration Contractors
- Real Estate Property Owners
- Hazardous Material Transporters
- Manufacturing Facilities
- Recycling Facilities, Landfills, Bulk Fuel Storage Terminals, Water/Waste Water Treatment Facilities, etc.

To put our expertise, experience and relationships to work for you and your environmental related clients, please contact us for the appropriate supplemental documents and information.





Hospitality

Alternative Risk Company is your home for all of your hospitality related clients. We thoroughly know and understand the needs of this industry and provide tailored solutions to our agents for their clients. Our experience across the industry allows us to offer admitted and non-admitted coverage solutions to the industry. Our reputation has gained us several exclusive relationships throughout the hospitality marketplace.

Our hospitality related products include, but are not limited to:

- Property and Inland Marine
- Workers' Compensation
- General Liability and Liquor Liability
- Employment Practices Liability
- Umbrella and Excess Liability

A few sample classes of business we consider:

- Restaurants, Bars and Taverns
- Special Events
- Hotels and Motels
- Package Liquor Stores
- Gentlemen's Clubs
- Convenience Stores

To put our expertise, experience and relationships to work for you and your hospitality clients, please forward the following items to expedite the submission process:

- Appropriate ACORD Applications
- 3-5 years prior carrier loss runs (if applicable)
- Supplemental Application
- Statement of Values (multiple location property risks)



Small Business

Alternative Risk Company is the trusted source for all of your small business needs. We understand that small business clients are looking for options as quickly as possible so our agents don't have a lot of time to fulfill their client's needs. Our experienced team is empowered with broad in-house capabilities to underwrite, quote and bind. This ensures a quick turnaround for our agents and their clients. Under this division, Alternative Risk Company is able to provide both admitted and non-admitted solutions for a diverse set of clients with minimum premiums starting as low as \$500.

Our small business related products include, but are not limited to:

- Package Policies
- Commercial General Liability
- Umbrella and Excess Liability
- Business Owners Policy
- Owners and Contractors Protective
- Inland Marine, such as Contractor's Equipment
- Employment Practices Liability

Target classes of business are too numerous to list, but include:

- Apartments, Condominiums and Townhouses
- Contractors (including contractor's professional for some classes of business)
- Convenience Stores
- Vacant Buildings and Land
- Special Events

To put our expertise, experience and relationships to work for you and your small business clients, please forward the following items:

- Appropriate ACORD Applications
- Appropriate Supplemental Application
- 3-5 years prior carrier loss runs (if applicable)



Construction

Alternative Risk Company is a leader in insurance solutions for the residential, industrial and commercial construction markets. Our knowledgeable staff has worked directly in the construction industry and has obtained the Construction Risk and Insurance Specialist designation. Our agents rely on us to place complicated and often difficult construction risks such as general contractors, subcontractors, artisan contractors, owners and developers. We even offer our agents online indication capabilities for residential general contractors and residential artisan contractors.

Our construction related products include, but are not limited to:

- Property & Inland Marine
- Commercial General Liability
- Umbrella and Excess Liability
- Workers' Compensation
- Pollution
- Wrap Ups or Owner Controlled Insurance Programs
- Owners and Contractors Protective or Railroad Protective

A few sample classes of business we consider:

- General Contractors (residential and commercial)
- Roofing Contractors (residential and commercial)
- Demolition & Welding Contractors
- Crane & Rigging Contractors
- Fire Suppression Contractors

To put our expertise, experience and relationships to work for you and your construction clients, please forward the following items:

- Appropriate ACORD Applications
- Contractors Supplemental Application
- 3-5 years prior carrier loss runs (if applicable)



Habitational

Alternative Risk Company provides admitted and non-admitted coverage solutions for your client's habitational related needs. We specialize in structuring tailored solutions that range from small single location properties up to large multiple location schedules. By working closely with our markets, we are also able to assist clients with the often tough subsidized and student housing exposures.

Our habitational related products include, but are not limited to:

- Property & Inland Marine
- Commercial General Liability
- Umbrella and Excess Liability
- Workers' Compensation
- Employment Practices Liability

A few sample classes of business we consider:

- Apartments
- Condominiums
- Townhomes
- Rental Dwellings
- Commercial Real Estate Owners
- Assisted Living and Independent Living Homes

To put our expertise, experience and relationships to work for you and your habitational clients, please forward the following items in order to expedite the submission process:

- Appropriate ACORD Applications
- Supplemental Application
- Statement of Values (multiple location property risks)
- 3-5 years prior carrier loss runs (if applicable)



Workers' Compensation

Alternative Risk Company is a strong outlet for your client's monoline workers' compensation needs. We are able to consider broad classes of business and can provide solutions for your high experience mod accounts. We are able to provide guaranteed cost programs starting at \$2,500 minimum premium. Alternative Risk Company can also structure large deductible plans, retroactive plans and match the insureds with carriers that provide the necessary loss control services to assist clients in lowering their overall workers' compensation costs.

A few sample classes of business we consider:

- Contractors
- Auto Service Operations
- Manufacturing
- Hospitality
- Retail
- Service Industry
- Transportation

To put our expertise, experience and relationships to work for you and your monoline workers' compensation clients, please forward the following items in order to expedite the submission process:

- Appropriate ACORD Applications
- Experience Modification Worksheet
- 3-5 years of prior carrier loss runs (if available)