



CHAMPION RISK

RISK *vs* REWARD

Alternative Risk Solutions

for Moving & Storage

 *What you need to know*

Alternative Risk Solutions for Moving & Storage

Rising insurance costs, unpredictable claims, and a volatile market are making it harder for moving & storage companies to plan ahead. Traditional insurance isn't always the most efficient path forward. **Alternative Risk Transfer (ART)** solutions can give you more control, stability, and long-term savings.

What is Alternative Risk Transfer (ART)?

ART programs provide options beyond the standard insurance marketplace. These solutions allow companies to share, retain, or finance risk in ways that align with their business goals.

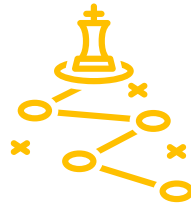
Common ART strategies include:

- **Captives** – Forming or joining a captive insurance company to take on risk and potentially earn underwriting profits.
- **Risk Retention Groups (RRGs)** – Joining industry peers to spread risk across a group of similar companies.
- **Large Deductible / Self-Insured Retentions** – Retaining more predictable risk in exchange for lower premiums.
- **Group Programs** – Leveraging collective buying power with businesses in your sector.

Benefits for Moving & Storage Businesses



Cost Control: Reduce volatility and gain more predictability in budgeting.



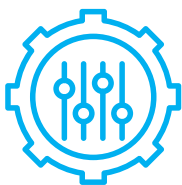
Strategic Alignment: Turn insurance into a tool that supports your long-term business strategy.



Profit Potential: Share in the underwriting profits when claims are well-managed.



Cash Flow Advantage: Keep more capital working for your business.



Customization: Tailor coverage to reflect the unique risks of moving & storage operations.

Is ART Right for Your Company?



YES

Do you have annual premiums of **\$150,000** or more?

Do you have a **strong** safety culture and **commitment** to risk management?

Are you interested in **long-term** financial strategies? (3-5 years)

Do you want to **reduce your reliance** on traditional insurance markets?

If you answered **yes** to two or more of these, ART could be worth exploring.

Why Champion Risk?

With decades of experience in the Moving & Storage industry, we understand your risks better than anyone. Our team helps evaluate whether ART is the right fit for your business – and if so, we guide you every step of the way.

👉 **Ready to explore your options?** Contact us to discuss a no-obligation feasibility review for your company.

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& Insurance Services

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