

MOORE STEPHENS

Moore Stephens MWM Insurance Advisory (Pty) Ltd

Manage Risk While Optimising and Sustaining Your Company's Growth

Focused on Insurance

Long Live Sensible

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The world of risk is changing. Challenging economic times, volatile world events and fast-changing technology are leaving organisations more vulnerable than ever. Given these factors, it is much harder to predict where new risk will come from.

But, you are adapting and so have we, helping the world's leading businesses to create value in this volatile world.

Leveraging Insurance Products to Deliver Optimal Tax Outcome Through Innovation

Many organisations have processes in place to manage risk. But, they are often inward-looking and rely on traditional insurance products, rather than being forward-looking and pro-active.

Our view is that companies need to start taking a holistic approach to risk, moving from being reactive and compliance-driven, to being proactive, and using risk as a strategic driver to optimise earnings.

Our team of experts will identify risk management solutions available to your business model and can assist with Alternative Risk Transfer (ART) insurance solutions and services, in accordance with each client's specific risk circumstances and risk management efficiency.



What are the benefits of ART:

- You determine your own insurance programme and premiums;
- You can insure risks that are difficult to insure via conventional insurance and it can be applied to any type of cover;
- You receive a risk transfer of 20% above the self-insurance level;
- You participate in the underwriting profits from a good loss history and get rewarded for good risk management;
- You are enabled to retain tax-efficient risk for your own account; It enhances cash flow and financial stability;
- It is cheaper than conventional insurance for high-frequency/low severity loss exposures;
- It doesn't enforce cross-subsidisation of insurance premiums;
- Unlike conventional insurance, the portion of your premiums paid in excess of the once-off underwriting fee (based on new or additional premiums) contributes to your self-insurance level, which can be utilised for future claims or refunded upon cancellation;
- The policy allows you access to quick and affordable loan funding.

Our approach is to start off by performing a detailed risk analysis, identifying the risks applicable to your entity and assessing the likelihood and possible impact of the risk on your business.

We then group these risk into the following risk treatments:

- Avoid (Eliminate)
- Reduction (Mitigate)
- Transfer (Insure)
- Retention (Budget and Acceptance)

If you are interested in exploring how we can optimise your business through the use of insurance products, please call one of our experts.

Contact information

If you would like further information on any item within this brochure, or information on our services, please contact:



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