

# SRA 831(b) Admin Offers Cancel-Proof Alternative Insurance Amidst Traditional Insurance Market Hardening

*See the company offering an alternative to the increasing premiums and low coverage availability for businesses*

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The insurance market has been experiencing hardening over the recent years due to numerous factors. The fallout of the covid-19 pandemic has not made things any better as insurance experts predict the market hardening to continue.



Van Carlson talking about risk mitigation for businesses especially during this COVID-19 pandemic.

Shedding more light on what it means for the insurance market to experience hardening or softening, [SRA 831b explained in their blog](#) saying, “Hardening, defined by an increase in premiums and decrease in coverage availability and softening, resulting in a decrease in

premiums and greater availability of coverage”

Hardening basically results in the insured, not the insurer, bearing a higher burden, making businesses who want to have safety processes frustrated.

“

If you're having a good year just take a little bit off the top and park it off to the side in an 831(b) plan. That's just good risk mitigation.”

*Van Carlson, SRA Founder & CEO*

Although successful business owners now have more options than ever, thanks to the reforms enacted in the aftermath of the Liability Crisis, Traditional Insurance companies still avoid covering developing risks with insufficient historical loss data and difficult-to-quantify

losses. The SRA 831(b) Plan prided on having an alternative that allows a business owner to set aside [tax-deferred funds](#) during the good times to cover the bad times and recuperate cash flow losses.

SRA also provides a [list of services](#) on their website such as Initial design of 831(b) Plan,

Preparation of plan documents and risk assessments, 831(b) Plan transaction approvals etc.

Find out more about their services at [www.831b.com](http://www.831b.com)

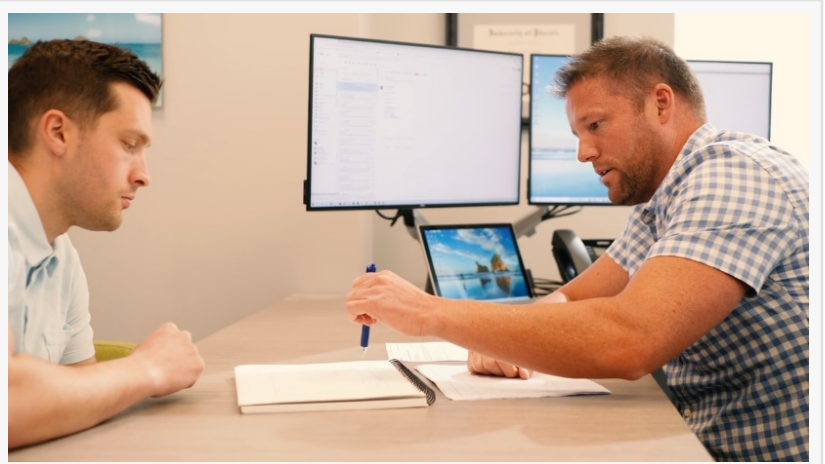
Bre Cohen  
SRA 831(b)  
+1 208-424-2249  
[email us here](#)

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Brian Van Camp, Owner of Linked Accounting, one of SRA 831(b)'s client



The SRA 831(b) logo.

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