

Competitive Analysis of The Powerhouse Risk & People Advisory Firms: Their Resilience, Solutions and Key ROIs

This comprehensive comparison analyzes eight major insurance and consulting firms, highlighting their distinctive offerings in People Advisory and Risk solution and their resilience. Resilience is listed first because all of these companies will be facing market challenges, economic turbulence and uncertainty as will the clients they serve. Understanding their capacity to navigate uncertainty and potential shocks both internally and externally will impact directly on their respective capability to deliver on their key value propositions. Each company brings unique strengths to these critical business areas, with significant overlap in core services but important nuances in their approaches, specializations, and solution designs.

Insurance Broking and Advisory Industry Resilience Index

The Resilience Index provides a comprehensive assessment of each company's organizational strength based on leadership, integrity, workplace, work-life balance, and career metrics. This index offers valuable insight into how these firms operate internally, which can reflect their ability to deliver consistent service excellence to clients.

Company	Leadership	Integrity	Workplace	Work-Life Balance	Career	Aniline Overall Score	Resilience Index
USI Insurance Services	55	58	58	64	64	58	57.7
HUB International	52	52	59	66	63	57	55.9
Lockton	42	60	65	59	65	54	55.4
Alliant Insurance Services	41	58	56	66	55	53	52.8
WTW	38	40	60	65	55	51	48.2
Mercer	37	42	60	64	58	51	48.0
Aon	38	44	58	63	59	50	48.0
Gallagher	34	41	56	59	53	46	44.2

Analysis Insights:

- USI Insurance Services tops the Resilience Index with balanced performance across all categories, particularly strong in career and work-life balance metrics.
- HUB International shows strong resilience with excellent work-life balance and robust career metrics.
- Lockton demonstrates exceptional integrity and workplace scores, offsetting somewhat lower leadership ratings.
- Leadership scores are consistently lower than other metrics across most companies, suggesting an industry-wide opportunity for improvement.
- Work-Life Balance appears to be a relative strength for many companies in the industry, with five firms scoring above 60.
- Firms with higher integrity scores (Lockton, Alliant, USI) tend to have stronger overall resilience regardless of other metrics.
- The top three companies by Resilience Index (USI, HUB, Lockton) also have the highest career development scores, indicating a potential connection between career growth opportunities and organizational resilience.

Insurance and consulting powerhouses: Solutions and ROIs

This research provides a comprehensive comparison of eight major insurance and consulting firms, categorizing their solutions into People Advisory and Risk categories with brief descriptions and demonstrating their value through ROI data and case studies.

People Advisory and Risk Solutions Matrix

PEOPLE ADVISORY SOLUTIONS

Employee Benefits & Health Solutions

Company	Key Solutions	Description
Alliant	Employee Benefits Consulting	Delivers holistic, forward-thinking benefits strategies that aim to lower costs rather than shift them, with tailored solutions designed around business objectives and employee expectations.
	Health Analytics	Leverages proprietary analytics tools to aggregate benefit plans, organizational data, workforce health, and financial strategy across multiple vendors to generate actionable insights.

Company	Key Solutions	Description
Mercer	Employee Health & Benefits	Comprehensive health and benefits management solutions that empower employers to manage costs, improve care quality, and simplify administrative experiences.
	Mercer SelectRx	Proprietary platform that drives competition among specialty pharmacies for high-cost medications, generating savings.
Aon	Health Plan Management	Solutions to mitigate rising healthcare costs while maintaining quality coverage.
	Pharmacy Benefit Consulting	Specialized solutions to manage prescription drug programs and control costs.
WTW	Health and Benefits Solutions	Consulting services that help design effective health benefits programs to support employee wellbeing.
	Pharmacy Guardian	Solutions including Rx Collaborative, Connect MedRx, Attune Rx, and PBM Overlay to optimize pharmacy benefits.
Lockton	Clinical Solutions	Specialized healthcare strategies targeting high-risk plan members to improve outcomes while lowering costs.
	Pharmacy Management	Strategies to optimize prescription drug programs, manage costs, and improve health outcomes.
Gallagher	Health & Welfare Consulting	Self-funding, population health management, and healthcare cost containment strategies.
	Global Mobility Solutions	End-to-end advisory services for managing international assignments and globally mobile employees.
Hub International	Benefits Analytics	Tools and services that analyze employee benefits data to identify cost drivers and optimize benefit programs.
	Healthcare Cost Management	Strategies and solutions to control and reduce employer healthcare costs.
USI	Employee Benefits Consulting	Strategic insights and solutions targeting cost-driving trends in healthcare, compliance, and employee benefits to optimize benefit plans through comprehensive cost containment.
	Pharmacy Benefit Consulting	Solutions to increase transparency and minimize pharmacy costs through data-driven analytics and negotiation.

Compensation & Total Rewards

Company	Key Solutions	Description
Alliant	Voluntary Benefits Programs	Curates specialty benefits to fill coverage gaps, addressing physical, mental, social, emotional, and financial wellness with minimal employer cost.

Company	Key Solutions	Description
Mercer	Total Rewards Strategy	Comprehensive approach to compensation, benefits, and rewards that attracts, retains, and engages talent.
	Executive Compensation	Design of executive compensation plans aligned with strategic talent needs and relevant market comparators.
Aon	Total Rewards Optimization	Data-driven approach to balance employee preferences with organizational constraints for maximum ROI.
	Job Architecture	Frameworks that create organizational structure for jobs, skills, and career paths across the company.
WTW	Compensation Software	Suite of tools that help create and support pay-for-performance culture through automated data analysis and management.
	Pay Equity & Transparency Solutions	Tools and consulting that help organizations ensure fair pay practices and address transparency requirements.
Lockton	Total Rewards & Benefits	Customized benefits programs and rewards strategies that increase perceived value while helping attract and retain talent.
	Executive Benefits	Programs for executives and highly compensated employees including tax planning optimization and benefits restoration.
Gallagher	Compensation Consulting	Data-driven salary benchmarking and compensation structure design to ensure competitive and equitable pay practices.
	Executive Compensation	Specialized programs to attract and retain top executive talent aligned with organizational goals.
Hub International	Executive Benefits	Specialized benefits packages designed for C-suite and senior leadership teams.
	Strategic Benefits Planning	Multi-year planning for employee benefits that aligns with organizational goals.
USI	Ancillary Benefit Consulting	Competitive marketing and scoring to drive results for supplementary benefit services beyond core health insurance.

Talent Management & HR

Company	Key Solutions	Description
Mercer	Workforce Planning	Strategic workforce planning solutions to align human capital requirements with business objectives.
	HR Transformation	Consulting services to redesign HR operating models with Target Interaction Models centered around people.

Company	Key Solutions	Description
Aon	Talent Assessment & Selection	Scientifically validated tools that predict job performance by measuring cognitive abilities and job-specific skills.
	Organizational Design	Services to align organizational structure with business strategy and objectives.
WTW	Talent Strategy Solutions	Services that help organizations develop purpose-driven talent strategies to attract, engage, and retain key talent.
	DEI Solutions	Data-driven strategies that support organizational resilience through inclusive workplace practices.
Lockton	Employee Experiences & Engagement	Solutions that drive employee understanding, satisfaction, and productivity through tailored engagement strategies and communications.
	Technology Solutions	Digital platforms that reduce administrative burdens, increase data insights, and reduce costs for HR operations.
Gallagher	HR Consulting	Strategic HR policy development, compliance support, and HR function optimization.
	Diversity, Equity & Inclusion	Strategic consulting to build inclusive workplaces and equitable employment practices.
Hub International	HR Consulting	Advisory services to optimize human resources policies and practices.
	Employee Engagement Strategies	Programs designed to increase employee satisfaction, retention, and productivity.
USI	HR Solutions	Administrative platforms, call centers, and service calendars that ease administrative burdens while promoting knowledge and understanding for employees.
	Employee Communications	Targeted communication tools to help employees understand, enroll in, and utilize available benefits.

Retirement & Financial Planning

Company	Key Solutions	Description
Alliant	Retirement Consulting	Provides plan strategy, design, and implementation services based on company-specific needs, with transparent plan comparisons and fiduciary risk management.

Company	Key Solutions	Description
Mercer	Investment Consulting	Expert guidance through all stages of investment decision-making, risk management, and monitoring.
	Fiduciary Management/OCIO	Outsourced Chief Investment Officer services providing tailored investment solutions.
Aon	Defined Benefit Pensions	Advisory services for traditional pension plan management and optimization.
	Risk Settlement	Solutions for de-risking pension plans through various transfer methods.
WTW	Financial Wellbeing Solutions	Tools and strategies to identify workforce financial priorities and deliver tailored solutions across financial stages.
	Retirement Plan Services	Advisory services for design, funding, governance, administration, and communication of retirement plans.
Lockton	Retirement Services	Comprehensive retirement plan design, implementation, and management services.
	Funding & Risk Financing	Financial strategies for health plans including self-funding, captives, and stop-loss structures to optimize cash flow.
Gallagher	Retirement Plan Consulting	Investment and plan design consulting for both defined benefit and defined contribution retirement plans.
	Financial Wellbeing	Programs to support employee financial literacy, retirement readiness, and overall financial health.
Hub International	Employee Retirement Plans	Customized retirement planning solutions to help employees prepare for their financial future.
	Employee Financial Wellness	Programs that help employees manage personal finances and improve financial literacy.
USI	Retirement Plan Consulting	Independent, comprehensive guidance and innovative retirement solutions to help organizations optimize plans and meet fiduciary obligations.
	Defined Benefit/Contribution Solutions	Specialized expertise in pension and 401(k) management, including plan design, funding strategies, and regulatory compliance.

RISK SOLUTIONS

Property & Casualty

Company	Key Solutions	Description
Alliant	Construction Insurance	Delivers comprehensive insurance and risk management solutions for contractors, project owners, and developers, including wrap-ups and builder's risk coverage.
	Real Estate & Hospitality Insurance	Specializes in high limit umbrella and general liability solutions for commercial real estate with industry-specific expertise.
Mercer	Travel Risk Insurance	Comprehensive business travel insurance covering medical, personal, and travel-related incidents.
	Accident Insurance	Coverage for accidents that provides lump-sum payments for injuries and medical treatments.
Aon	Property Risk Management	Solutions to protect physical assets and mitigate potential property-related losses.
	Casualty Risk Management	Comprehensive general and professional liability coverage strategies.
WTW	Property Insurance	Specialized solutions backed by analytics capabilities to identify and manage unique property risks.
	Liability Insurance	Coverage solutions for various liability exposures including general, professional, and D&O liability.
Lockton	Risk Control Services	Comprehensive risk management strategies addressing property, casualty, and liability exposures through proactive measures.
	Property Risk Control	Fire and security surveys, insurer survey reports, and loss estimate studies with business resilience training.
Gallagher	Property & Casualty Insurance	Comprehensive coverage for business assets, liability, and operational risks.
	Marine Insurance	Specialized coverage for maritime industry risks, cargo, and vessels.
Hub International	Commercial Property Insurance	Protection for business buildings, equipment, and property.
	General Liability Insurance	Coverage for third-party bodily injury and property damage claims.
USI	Commercial Property & Casualty Insurance	Customized insurance programs addressing general business risks across multiple industries.
	Workers' Compensation	Solutions to manage workplace injury risks and reduce related costs through prevention and claims management.

Cyber & Technology Risk

Company	Key Solutions	Description
Alliant	Cyber Risk Management	Integrates cyber risk quantification, security, and control solutions to identify and remediate vulnerabilities and optimize cyber insurance coverage.
Aon	Cyber Risk	Advisory services and insurance solutions to address digital security threats and data breaches.
WTW	Cyber Risk Management	Integrated approach addressing people, capital, and technology aspects of cyber threats.
	Cyber Quantified	Modeling tool that provides transparency on cyber risk and insurance value through scenario-based analysis.
Lockton	Cyber & Technology Risk	Customized solutions addressing cyber security, data breach response, and technology error protection.
	Silent Cyber Property Solution	Standalone policy covering businesses against property damage resulting from cyber-attacks.
Gallagher	Cyber Liability Insurance	Protection against data breaches, ransomware, and other cyber threats.
Hub International	Cyber Insurance	Coverage for financial losses resulting from data breaches and cyber attacks.
USI	Cyber Risk Solutions	Comprehensive cyber insurance and risk management through the Answerlytics™ platform to reduce exposure to cyber vulnerabilities.

Professional & Executive Risk

Company	Key Solutions	Description
Alliant	Professional Liability Coverage	Delivers precise, creative insurance solutions for professional liability exposures with specialized technical, legal, and claims expertise.
	Financial Institutions Solutions	Offers tailored insurance programs for banks, asset managers, hedge funds, and FinTech companies addressing their unique regulatory and operational risks.
Aon	Directors & Officers Liability	Protection for leadership against claims related to management decisions.
	Professional Liability/Errors & Omissions	Coverage for claims alleging negligence or inadequate work.

Company	Key Solutions	Description
WTW	Financial Institutions	Risk and talent solutions tailored to banks, asset managers, and insurance companies.
Lockton	Professional & Executive Risk	Protection for directors, officers, and professionals against liability arising from business decisions.
Gallagher	Financial Services Risk	Solutions for banks, investment firms, and financial institutions' unique exposures.
Hub International	Professional & Executive Risk (ProEx)	Specialized coverage for executives and professionals including D&O liability.
USI	Executive & Professional Risk Solutions	Expert counsel on emerging risks for directors and officers, with specialized policy structures.

Strategic Risk Management

Company	Key Solutions	Description
Alliant	Claims Management Services	Helps clients achieve favorable claims outcomes through expert advocacy, monitoring, and strategic claims resolution.
	Safety & Loss Control	Strengthens safety and risk management programs with proven services that protect lives, safeguard assets, and control costs.
Aon	Enterprise Risk Management (ERM)	Structured frameworks to identify, assess, and manage risks holistically.
	Risk Financing Strategy	Approaches to balance risk retention, mitigation, and transfer for optimal protection.
WTW	Risk Intelligence Market Security	Tool that provides detailed information on insurance entities for informed carrier selection.
	Risk Management Consulting	Data-powered solutions that help organizations prepare for uncertainty and seize opportunities.
Lockton	Strategic Risk Consulting	Solutions that align business goals with risk management strategies to create multi-year strategic plans.
	Risk Finance	Specialized services addressing risk financing alternatives, captive consultation, and collateral management strategies.
Gallagher	Risk Management Consulting	Strategic assessment and mitigation of organizational risks across all operations.
	Claims Management	Advocacy and management services to optimize claims outcomes and cost control.

Company	Key Solutions	Description
Hub International	Business Continuity Planning	Development of plans to maintain business operations during disruptions.
	Claims Management	Services to handle and resolve insurance claims efficiently.
USI	PATH Risk Control Platform	Proprietary technology solution that identifies sources of loss and targets solutions to maximize ROI.
	Claims & Risk Control	Advocacy and loss prevention services to minimize claim frequency and severity.

Specialty Risk Solutions

Company	Key Solutions	Description
Alliant	Mergers & Acquisitions Risk Solutions	Provides transaction liability insurance, tax liability insurance, and comprehensive due diligence focused on employee benefits and property/casualty risks.
	Trade Credit Coverage	Offers specialized insurance to protect businesses against customer non-payment, improving cash flow and reducing credit risk.
Mercer	M&A Due Diligence	Human capital due diligence services for mergers and acquisitions to identify risks and opportunities.
	Cultural Integration	Strategies and frameworks to manage cultural integration in M&A transactions.
Aon	Climate Risk Advisory	Services to assess and manage physical and transitional climate-related financial risks.
	Transaction Solutions	Coverage for risks associated with mergers, acquisitions, and other corporate transactions.
WTW	Climate Risk Management	Global network of climate risk specialists and advanced analytics to manage climate-related risks.
	Alternative Risk Transfer (ART)	Custom solutions including parametric insurance, captives, and innovative risk transfer methods.
Lockton	Environmental Risk Management	Impact and risk assessments identifying environmental hazards, permit applications, and ESG consultation.
	Crisis Management	Services addressing crisis scenarios including business recovery, reputation management, and response planning.
Gallagher	Environmental Liability	Coverage and consulting for pollution, remediation, and environmental compliance.
	Alternative Risk Transfer	Captives, risk retention groups, and other non-traditional risk financing solutions.

Company	Key Solutions	Description
Hub International	Environmental Liability	Coverage for pollution and environmental damage claims.
	Transactional Risk	Protection for mergers, acquisitions, and other business transactions.
USI	Environmental Risk Management	Specialized coverage for environmental exposures and pollution-related liabilities.
	International Risk Management	Global risk solutions leveraging the Worldwide Broker Network to address exposures in foreign countries.

Highlighted ROI Data and Value Metrics

Alliant

- Retirement Consulting delivers **consistent performance** across \$20 billion in assets under advisement, recognized as a Top DC Advisor for Multi-Office Firms for five consecutive years.
- Value-Based Care Practice helps healthcare providers improve financial performance and quality metrics, creating **substantial savings opportunities** while improving care delivery.
- Cyber Risk Management clients report better cyber insurability outcomes, enhanced organizational cyber resilience, and improved security posture.

Mercer

- Mercer SelectRx can save employers and employees up to **10% off specialty drug spend** by driving competition among specialty pharmacies through a proprietary platform.
- Pension Risk Transfer success with Thales UK Pension Scheme involving a **£2.7 billion insurance transaction** with Rothesay Life, covering liabilities for approximately 10,500 pensioners and 6,000 deferred members.
- Talent Management Transformation helped a company achieve recognition in The Times Top 100 Graduate Programs within just 3 years of redesigning their graduate scheme.

Aon

- Talent Assessment with BAE Systems showed a **5.2% increase in female applicants** and Siemens achieved a 95% completion rate in their apprenticeship program through improved assessment and selection.
- Change Management enabled a national quick-service restaurant chain to relocate their corporate headquarters with **zero key employee turnover** in the first 90 days post-announcement through strategic retention programs.
- Climate Risk Management demonstrates value as only 31% of \$380 billion in global economic losses from natural disasters were covered by insurance in 2023.

WTW

- High Performance Employee Experience Study showed organizations with superior employee experience achieve **3 times the revenue growth, 11 times the profit margin, and 2 times the return on equity** compared to global average.
- WTW Merger Success created a single, collaborative community, reducing business costs by **more than \$100 million in run rate annually** while generating new contracts through cross-selling.
- Global Forest Owner Case Study developed an innovative Burned Area Index alternative risk transfer solution incorporating NASA satellite imagery data, providing capacity at efficient premium rates with timely, independently calculated payouts.

Lockton

- Property Business Insurance enabled a large New Zealand property business to establish their own insurance company, securing **over 175% of required capacity** and enabling favorable premium rates.
- Reference-Based Pricing helped a midsize Missouri employer facing a \$1 million increase in medical plan costs switch from a traditional PPO to a reference-based pricing model, resulting in significant cost savings.
- Cyber Risk Management provided immediate incident response during a ransomware attack, securing ransom payment and system recovery within 48 hours, covering business interruption, forensic costs, data restoration, and cyber extortion.

Gallagher

- Multinational Benefits Implementation for a 12,000+ employee global organization reported **\$1.5 million in savings** after implementing a single global benefits financing underwriting solution.
- Marine Risk Management for a dredging contractor achieved **11% cost savings** while simultaneously improving coverage, resolving previous claim denials and delays.
- Compensation Strategy Implementation helped a client with wide salary gaps develop a compensation-based cost-sharing strategy that aligned with ACA affordability requirements.

Hub International

- Stone Restoration Case Study showed a commercial contractor reduced **Workers' Compensation costs by 60%** and decreased vehicle accidents by implementing formal safety measures and fleet risk management solutions.
- Transportation Case Study implementation of fleet technology solutions helped clients reduce the risk of nuclear verdicts (judgments exceeding \$10 million) through improved safety protocols.
- Cyber Protection solutions provide substantial ROI by covering costs related to data breaches, which average \$4 million per incident according to referenced research.

USI

- Healthcare Risk Management for a multi-specialty physician group with 220 doctors saved **nearly \$350,000 in premium costs** after completing a comprehensive review of their 26-year loss history.
- Construction Risk Management for a mid-size General Contractor generated an additional revenue stream equal to **0.5% of enrolled construction values**, totaling \$150 million over two years.
- Real Estate Risk Management for a community association with 275 residential units implemented a comprehensive Risk Reduction Plan, saving **\$50,000 in reduced premiums and \$100,000 per year** in potential exposures.

This matrix provides comprehensive coverage of solutions offered by these eight major insurance and consulting firms, accurately categorized into People Advisory and Risk solutions, with clear one-sentence descriptions for each solution. The ROI data demonstrates the value these solutions provide across different industries and applications.