Forward–thinking Risk Solutions for the Public Sector

Aon is the world's largest insurance broker offering risk solutions to municipalities within the public sector. Our goal is to provide you with the information necessary in order to make informed business decisions and ensure that all your needs are met through a custom insurance policy.

Providing you with knowledge and insight

Aon's Public Sector Practice will analyze your risk control portfolio to provide you with the following knowledge and insight:

- Policy audits to determine if there are any gaps in your current program and ensure that you have the most up-to-date enhancements available in the market place for each line of coverage.
- Benchmarking comparing limits, retentions, and premium levels to determine if you're carrying sufficient limits and coverage.
- Retention studies to better understand your risk appetite to ensure that your current program is carrying appropriate deductible options to reflect your risk philosophy.
- Alternative risk study a thorough analysis of your current insurance program and its exposure to loss. This will determine the correct amount of premium your organization should be paying and taking the mystery out of predicting insurance costs from year to year.
- Regulation/legislation advisory Aon will advise you of any regulatory or legislative changes via our Legal and Research Practice.
- Industry trends by combining our significant experience in the industry with proprietary tools, such as the Canadian Insurance Market Report, we can provide insight into the constantly evolving trends and challenges unique to your business.
- Contract reviews to determine insurance obligations and the effect they have on limits and deductibles.
- Market security we monitor and review the financial health of insurers sourced by Aon.

Changes in status are communicated in real time through the account team.

• Manuscript policy wordings – we prepare and deliver bespoke policy wordings.

Our services

Aon's Public Sector Practice offers a broad range of risk control services to our clients:

Risk control

- Underwriting site surveys
- Occupational health and safety
- Bus fleet safety risk assessment and gap analysis
- Environmental
- Ergonomic
- Business continuity management
- Pandemic preparedness planning
- Retention analysis study

Claims

- Claims advocacy
- Claims analysis
- Reserving
- Recovery
- Information management
- Forensic accountants
- Legal expertise
- Brand restoration (with outside consultants)
- Investigations
- Cost control management
- Litigation management
- Claims resolution
- Engineering capabilities
- Catastrophic claims management

We're here to empower results

Contact us today to learn how Aon can deliver an enhanced risk and insurance program to your organization:

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This publication contains general information only and is intended to provide an overview of coverages. The information is not intended to constitute legal or other professional advice. Please refer to insurer's policy wordings for actual terms, conditions, exclusions and limitations on coverage that may apply. For more specific information on how we can assist, please contact Aon Reed Stenhouse Inc.

