We Understand the Unique Issues of Pooling

As brokerage and consulting specialists, we understand the issues driving the environment in which pools operate—evolving member exposures, a desire for the highest quality services, the need for cost stability, creation of a true partnership, regulatory uncertainty, and administration, branding and membership.

We further understand that changing business and insurance market conditions require a regular re-evaluation of pooling program structure and strategies. Cost pressures and the need to be competitive mean pooling programs must remain efficient yet provide the coverage members require. Forecasting funding requirements and the manipulation and analysis of claims and exposure data are also critical.

Our Unique Offering

Pools require a risk management partner that can do far more than just place insurance policies. The risk retention and transfer solution must be tailored to the unique financial, coverage and service needs of each pool. Only Aon offers the distinct combination of brokerage, consulting and 21st-century technology services and products for both Property & Casualty and Health & Benefits that will help your pool excel now and in the future.
Industry-Leading Expertise and Resources

Helping pools meet their objectives requires solid expertise on a broad range of financial, operational, legal, risk management and regulatory issues. For this reason, Aon offers a national practice dedicated specifically to public and private sector pools.

- Retail, Wholesale and Reinsurance Brokerage
- Actuarial Science
- Risk Management Consulting
- Underwriting
- Loss Mitigation and Engineering
- Claims Management
- Modeling and Analysis of Claims
- Software Technology
- Membership
- Marketing and Branding
- Thought Leadership and Education
- Retail, Wholesale and Reinsurance Brokerage
- Actuarial Science
- Risk Management Consulting
- Underwriting
- Loss Mitigation and Engineering
- Claims Management
- Retail, Wholesale and Reinsurance Brokerage
- Actuarial Science
- Risk Management Consulting
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- Loss Mitigation and Engineering
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- Retail, Wholesale and Reinsurance Brokerage
- Actuarial Science
- Risk Management Consulting
- Underwriting
- Loss Mitigation and Engineering
- Claims Management

Proven and Effective Pooling Solutions

Aon develops self-insurance pooling solutions for:

Government Agencies
Higher Education
School Districts
Professional Groups
Religious Institutions
Industry Associations

Functions and capabilities include:

- Design, brokerage and implementation of insurance programs
- Feasibility studies identifying specific risk exposures and financial factors
- Coverage review including the evaluation of current programs to effectively manage risks and contain costs
- Third-party service provider evaluations designed to increase efficiency and cost-effectiveness, including TPA selection and auditing
- Efficiency assessment of administration services for enhanced productivity
- Cost-benefit analysis of risk transfer options and alternative risk financing
- RMIS proprietary cloud-based software collection and manipulation of data
- Health & Benefits consulting and brokerage for cost stabilization, purchasing power and greater access to affordable plans

Solutions Backed by the Global Resources of Aon plc

Aon Risk Solutions’ Risk Pooling Practice is backed by the worldwide reach and presence of 61,000 Aon colleagues working in more than 120 countries. Aon is the largest broker in the industry, placing over $50 billion of premiums into the global insurance market annually and serving clients in all major industries. Our market relationships and the buying leverage they create bring significant benefits to our pooling clients.

The Aon Client Promise®

The Aon Client Promise is a 10-point program developed to create distinct value based on a deep understanding of each client’s business and risk issues. In addition, a consistent methodology for delivering value and services helps ensure that all clients receive the best customized risk advice and brokerage services regardless of their location, industry or market segment.

To Learn More

Our professionals can provide organizations with the experience, tools and deep industry expertise required to ensure optimal solutions for risk pooling. Contact the following representatives to learn more about tailored solutions from Aon.

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