

Risk Control: Property & Casualty

Clients need a new approach for new risk realities. With increasing business pressures companies are being forced to address their risk exposures on a micro level as well as identifying the key risks. A best-in-class property risk control and asset protection programme must go beyond hazard and risk identification and include a keen awareness of changing codes and regulations, innovative risk mitigation strategies, property and business interruption values and the complementary role of fire protection engineering.

Aon provides risk control and engineering services globally, offering our clients access to a team of over 500 qualified professionals operating across a diverse range of sectors. These sectors include Energy, Mining, Manufacturing, Heavy Industry, Healthcare and Commercial Property just to name a few. These recognised thought leaders collaborate to meet the specific needs of our clients, leveraging globally consistent processes and protocols. Aon's risk control services offer a truly independent service allowing an approach that takes a pragmatic view of the risks that exist and provide practical solutions that will enhance any existing risk management policies in place.

Risk Control Services Provided

Property Risk Control Surveys

Risk Control Surveys contain full information on all property risk controls, loss expectancies (including maximum foreseeable loss and normal loss expectancy calculations with credible scenarios), and photographs. The accompanying Risk Recommendation Report will contain advice to Mitigate exposure, where risks have been identified. Having Aon complete the survey ensures that all information is passed on to you the client, and can be used for remarketing to a variety of insurers at any time. In addition Aon can offer risk recommendation follow-up and management services, and provide benchmarking tools to compare properties within the portfolio. This can include high level management reports which will quickly identify the status of the full portfolio.

Client Advocacy

Aon can coordinate, manage and attend Risk Control Surveys lead by Insurance Company Engineers to ensure clear and effective communication and a clear overview of what is being required by the client. We can work on your behalf to avoid recommendations that are not cost effective or impractical. Our advocacy services have helped clients build solid relationships with insurers especially where co-insurance panels exist. Our focus for all advocacy work is to ensure that the clients interests are represented at all times.

Plan Review

Aon will review plans against a variety of codes and standards and work with the client to ensure the best and most effective solution for you. Aon is not bound by a single ethos, but instead strives to help implement the most pragmatic solutions for effective risk reduction, whilst meeting the needs of the Authority with Jurisdiction.

Liability Risk Surveys

Aon can assess liability risks at a qualitative level by comparing the current risk management framework and physical factors against known standards, or by comparing the history of claims against know risk reduction solutions and tailoring cost effective solutions. This can help clients in claims defensibility. Liability Risk information can be offered in combination with property risk information in a general Risk Survey format which is occupancy specific. These liability surveys can be combined with property visits to give a truly rounded view of the risk.

Consultancy Services

Aon can offer assistance in appraising specific risks such as sprinkler system adequacy, hazards of concern assessments, development of company internal risk standards and procedures, and the development of human element risk control tools. We can also assist in implementing a risk management culture through operational workshops with key company personnel. We can also help you to evaluate your supply chain risk in terms of identifying potential technical risks that exist and provide practical solutions.

Aon can deliver a unique service offering to a perspective client, as we are a consultancy business first and foremost and as such can tailor individual services that bring real value to a client. Our independence means that we can put the customer's needs at the centre of the process and ensure that their risk management process is one that truly suits their operational and commercial requirements. We can also leverage other elements of our business such as Claims Consulting, Valuation Services, Data & Analytics and Risk Profiling to really bring a unique service to clients that goes beyond the traditional insurance offerings.

Our specialist team can help you

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