

POOLING

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The property and casualty insurance business is a cyclical one, which, can feature years of modest pricing followed by periods of higher pricing. As inevitable as the hard market / soft market cycle is, in times of increased pricing, insurance consumers sometimes look for alternative risk financing solutions such as “pooling”.

The Frank Cowan Company is available to assist our customers in their understanding of any pooling option. With our experience we are able to explain the advantages and disadvantages associated with pooling. We are prepared to help with feasibility studies including analysis of claims data and financing of various pooling alternatives.

It is important to fully understand any alternative risk management solution so that an educated decision can be made.

The Frank Cowan Company currently underwrites the only two municipal insurance pools operating in Ontario and also provides traditional insurance coverage to hundreds of other municipalities.

We care about what you care about.

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