



About Frank Cowan Company



Frank Cowan Company has over nine decades of experience providing specialized insurance programs, including risk management and claims services to municipalities and public service, healthcare, education, community, children's and social service organizations across Canada.

The Advantages of a Managing General Agent

Frank Cowan Company is a Managing General Agent (MGA) with the authority to write and service business on behalf of strategic partners who share our commitment and dedication to protecting specialized organizations. Because our partners are long-term participants on our program, they understand the nature of fluctuating market conditions and complex claims.

Client Focused

We invite you to work with a partner who is focused on providing a complete insurance program specific to your organization that includes complimentary value added services that help drive down the cost of claims and innovative first to market products and enhancements. You will receive personalized service and expertise from a full-service, local and in-house team of risk management, claims, marketing and underwriting professionals.

Broad Coverage

New exposures are always emerging; your coverage must continually change to keep pace. We can protect your interests today and into the future.

- First to market coverage such as Cyber Risk Liability, Fraudulently Induced Transfer coverage, and expanded Legal Expense coverage demonstrates our ability to innovate and keep you protected through changing times.

- Comprehensive insurance program and multi-policy package policy.
- Full risk transfer vehicle, not a reciprocal program.

Risk Management Services

Our risk management program goes above and beyond to help prevent loss before it occurs. We will work with you to create a game plan to reduce recurring incidents.

- Risk consulting including contract, policy and procedure reviews, fleet reviews, roads reviews, training seminars and day to day risk advice are all complimentary.
- Loss control inspections for property and liability exposures.
- Risk Management Centre of Excellence – Online resource library dedicated to sharing information and tools to help manage risk. Visit frankcowan.com

Claims Management Services

When a claim occurs, you want fast service, fair representation, and an experienced team looking out for your best interests.

- State of the art technology to better understand your claims history and see your open and closed claims.
- 24/7 claims service to address your claim whenever it occurs.
- Work with in-house professionals who have the experience and context of the Canadian claims environment.
- Complimentary services including claims best practices, guidance on managing claims under your deductible and access to our extensive vendor network.

Built with integrity, leading through innovation.



Business We Write

Public Entity

Municipal

- Incorporated Municipalities
- Affiliated Municipal Services
 - Economic Development Boards
 - Fire Departments
 - Community Centres
 - Libraries
 - Museums

Children's Aid Societies

First Nations

Hospitals(excluding Obstetrics)

- Acute Care Hospitals
- Non-Acute Care (chronic, psychiatric, etc.)

Public Health Units

Non-Profit Housing

Specialty Programs & Associations

Children & Youth

- Boys and Girls Clubs
- Camps (Health, Education or Community Service related)
- YMCA/YWCA
- Youth Detention Centres/Homes
- Youth Foster Care/Support
 - Drop-in Centres
 - Foster Agencies
 - Group Homes
 - Support Services

Community Services

- Advocacy and Fundraising
- Associations related to Community Services
- Chambers of Commerce
- Community Resources
 - Crisis Centres
 - Supervised Access
 - Victims Services
 - Safety Villages
 - Support Groups
- Food Banks and Soup Kitchens
- Historical Societies
- Native Friendship Centres

- Native Resource Centres
- Neighbourhood Associations
- Reintegration Services
 - Counselling
 - Employment Services
 - Halfway Houses
 - Restorative Justice
 - Youth Detention Centres
- Shelters
 - Domestic Violence
 - Family Crisis
 - Homeless
 - Pregnancy Support
 - Supervised Access

Daycares, Schools & Colleges

- Daycare Centres
- Before and After School Programs (excluding home-based operations)
- Schools
 - Forest Schools
 - Outdoor Schools
 - Pre-schools
 - Elementary and Secondary Private Schools
 - Schools of Higher Education and Colleges
 - Career Colleges
 - Alternative Schools
 - Montessori Schools
 - Alternative Language Schools
 - English as a Second Language
 - Faith-based Schools
 - Schools with residences
 - Schools for the disabled
- School Student Associations (if school is insured with us)
- Tutoring Centres (excluding home-based operations)

Disability Support Services

- Community Living
- Disability Support Agencies
 - Non-Residential Care for Physical and/or Mental Disabilities
 - Assistance and Support to Families
 - Employment Services and Skill Training

- Disability Transit
- Group Homes
 - Residential Care for Physical and/or Mental Disabilities

Elder Care

- Nursing Homes
- Retirement Homes
- In-Home Medical Support Services
- Seniors Transit

Health & Wellness

- Medical Clinics
 - Community Health Centres
 - Family Health Teams
 - Nurse Practitioner Clinics
 - Sleep Clinics
- Psychological Counselling
 - Residential or Non-residential
 - Services for Families, Individuals and/or Youth
 - Family Resources
 - Victims Services
 - Crisis Centres
- Rehabilitation/Addiction Support
 - Medical/Health-Related Residential Care Facilities
 - Halfway Houses
 - Counselling and Support
 - In-Home Medical Care
- Support Agencies
 - Disease specific (Cancer, HIV/AIDS, Alzheimer's, etc.)
 - Condition specific (Blindness, Deafness, etc.)
 - In-Home Medical Care
 - Community Care Access Centres
 - Hospices
 - Governing Associations
 - First Aid Training

For more information, please contact your Company Representative at 1-800-265-4000.

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