

Reserving

Loss reserving estimates the ultimate cost of historical self-insured claims to help clients ensure adequate funding for long term liabilities.

Major corporate groups with sophisticated risk management frameworks often utilise self-funding and captives to manage the volatility of their financial results.

Innovation and regulatory value risk management and associate strong risk management frameworks with financial stability and strength. Loss reserving is the process of estimating reasonable balance sheet liabilities associated with self-funded losses and captives. Ensuring that this process is underpinned by robust actuarial techniques contributes to confidence in a company's financial strength shown on its balance sheet.

Actuarial evaluations

Actuarial evaluations of claims liabilities are used to support financial decision-making, audit inquiries, loss portfolio transactions, captive company valuations and closures.

We rely on a wide variety of actuarial methods to develop reasonable estimates of unpaid claims liabilities. The results are presented on a best estimate basis with a reasonable range of outcomes. Ranges reflect the uncertainty in the many factors that influence the analysis of reserves, including both internal and external factors.

Our investigations are compliant with relevant Technical Actuarial Standards (TAS) as adopted by the Financial Reporting Council, which is the UK independent regulator responsible for promoting confidence in corporate reporting and governance.

Our clients will benefit from:

- Independent assessment of long term liabilities
- Application of robust, actuarial techniques to get reliable results
- The support of an experienced actuarial team with broad industry and market knowledge

Our team

Aon's Actuarial & Analytics team is a specialist general insurance actuarial consultancy, providing risk and insurance solutions through its experienced team of actuarial, statistical and insurance specialists.

We support a wide range of insurers & companies, reinsurance companies, captives, and corporate entities in respect of loss reserving. We have extensive reserving experience in the UK and all major insurance domiciles. Our pragmatic, commercial reserving approach focuses on stability and providing unassessed reliability in the reserve estimates.

To learn how Aon can improve results for your organisation, contact:

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