

# BFL CANADA PROUD PARTNER OF AORS



## **BFL CANADA proudly supports AORS and their commitment to their members and the public sector community to provide high-quality training and educational programs.**

Our **BFL CANADA** dedicated Public Sector Team understand the struggles municipalities face with rising insurance costs and the resulting financial pressure. With a focus on risk management and claims mitigation, we work to expand our municipal client's understanding of their insurance program and create actionable risk management and loss control initiatives. Our goal is to improve municipal risk profiles and help municipalities take control of their insurance costs.

**BFL CANADA's** commitment is what sets us apart as we view every municipal client relationship as a partnership and strive to provide the best service possible to help our municipal clients achieve their insurance, risk management and claim mitigation objectives.

### **OUR PUBLIC SECTOR TEAM WORKS WITH MUNICIPALITIES TO PROACTIVELY MITIGATE AND MANAGE THEIR RISKS IN THE FOLLOWING WAYS:**

- Determine risk management needs and create or build upon existing municipal risk management plans.
- Create custom-made presentations to meet the specific needs of our municipal clients as identified through claims trends, site inspections, open discussions, completed questionnaires/applications.
- Focus on increasing risk awareness within the municipal organization and educate employees on the importance of risk management and the role they play in claims mitigation.
- Create education opportunities for municipalities through webinars and information bulletins.

**BFL CANADA** has developed the following insurance coverages for Canadian municipalities:

- Public Entity Casualty Insurance Package Policy – includes General Liability, Errors & Omissions, Administration of Employee Benefits and Legal Expense
- Environmental Impairment Liability
- Automobile Liability
- Property and Equipment Breakdown Insurance
- Crime Insurance
- Cyber Liability
- Facility User's Program

**BFL CANADA** and **AORS** believe that training is a key feature of any risk management and claim mitigation strategy, not only to ensure compliance with legislative requirements, but to increase awareness, keep employees/members of the public safe and reduce municipal liability.

### **FOR MORE INFORMATION, PLEASE CONTACT:**

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### **ABOUT BFL CANADA**

**BFL CANADA** is one of the largest employee-owned and operated risk management and insurance brokerage in Canada, and is an acknowledged leader in providing municipalities with stable, creative and competitive programs. Our Public Sector team has been providing insurance solutions to municipal clients across Canada for over 30 years.