

The header image is a composite of two photographs. The left half shows a group of rowers in a boat on a body of water at dusk or dawn, with a city skyline visible in the background under a deep blue sky. The right half shows a similar scene but with a bright sun low on the horizon, creating a strong reflection on the water. A white geometric line pattern, resembling a stylized 'A' or a series of connected triangles, is overlaid on the right side of the image.

Aon Insurance Due Diligence Services

Tailored M&A insurance solutions

Specialist insurance due diligence is a vital component of any effective due diligence process. It can identify insurable risk and cost issues that may have an impact on financial modelling, deal negotiations and the acceptance of liabilities by a buyer. Aon M&A and Transaction Solutions provides specialised insurable risk due diligence services and advice to identify risks associated with the target business' existing insurance solutions and to ensure optimal structure of insurance programmes going forward. We help our clients understand how well the assets and earnings of the target company are protected comparative to best practice and highlight areas where potential savings or coverage improvements may be realised to unlock value going forward.

Key Features

- Detailed review of the robustness of current insurances and analysis of premiums and claims history.
- Benchmarking against best market practice.
- Advice on the optimum risk transfer solutions going forward, including an estimated budget for the proposed insurance program post completion.
- Identifies the extent to which current risks are either uninsured or underinsured.
- Analysis of the target's exposure to past liabilities and how these will be treated in the sale process.
- Crafting of insurance solutions to actual or potential balance sheet liabilities of the target.
- Commentary on the level of risk awareness within the target company, including the insurance, risk management, health & safety practices and operating structure.
- Review of capital expenditure requirements arising from insurers' requirements for physical risk improvements as a condition of cover.
- Review of sale, purchase and other financier agreements and advice regarding any insurance and liability issues and associated indemnification provisions.
- Tailored insurance solutions using our market knowledge, expertise and buying strength.

Aon M&A and Transaction Solutions

Aon M&A and Transaction Solutions provides tailored insurance programs designed to facilitate and support M&A transactions including Warranty & Indemnity, Tax Liability, Environmental, Litigation and Contingent Liability Insurances. We also provide insurance due diligence services, placement of general insurances and, with Aon Hewitt, human resource due diligence and integration services in the context of M&A transactions.

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