AXIS / Public Sector+

Insurance & Consulting Services for

Canadian Public and Publicly Funded Separate School Boards

Proudly Canadian-Owned | Deeply Embedded | Tailored for Canadian Education

A TRULY CANADIAN FIRM — NOT A U.S. BRANCH OPERATION

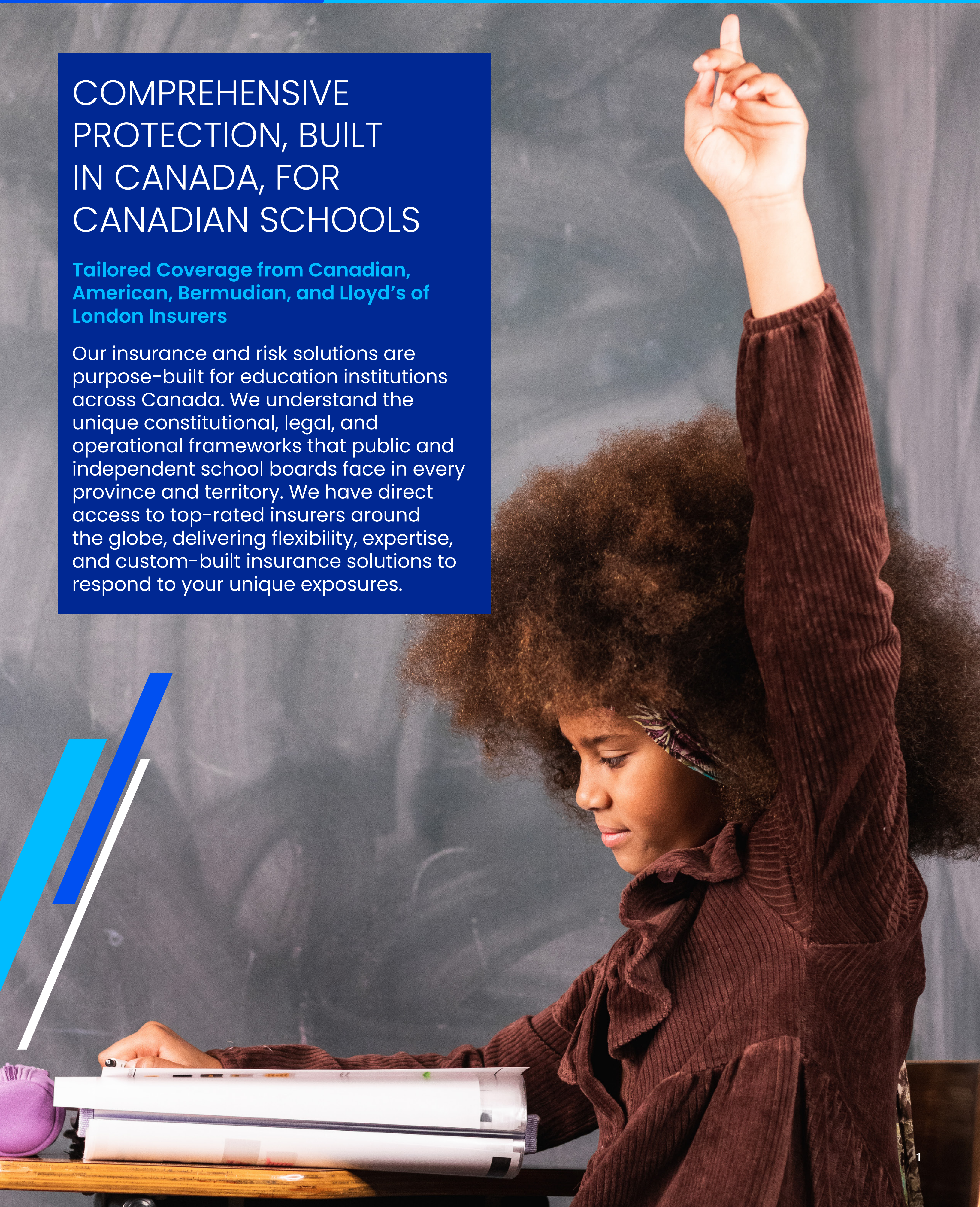
At Axis Insurance Managers we are proudly Canadian-owned and operated. We are not a branch office of a U.S. parent nor a part of a global conglomerate. Our leadership, advisors, actuaries, and service teams are fully embedded in Canada and deeply connected to the local education sector.

We understand your provincial funding models, your constitutional responsibilities, and your governance realities because we live them with you. Everything we do is built in Canada, for Canadian schools—never retrofitted from a foreign playbook.

COMPREHENSIVE PROTECTION, BUILT IN CANADA, FOR CANADIAN SCHOOLS

Tailored Coverage from Canadian, American, Bermudian, and Lloyd's of London Insurers

Our insurance and risk solutions are purpose-built for education institutions across Canada. We understand the unique constitutional, legal, and operational frameworks that public and independent school boards face in every province and territory. We have direct access to top-rated insurers around the globe, delivering flexibility, expertise, and custom-built insurance solutions to respond to your unique exposures.



OUR EDUCATION-SPECIFIC COVERAGE INCLUDES:

- **Tailored Property & Casualty** – reflecting Canadian standards for education institutions, including Employment Practices Liability, wrongful dismissal and a broad named insured definition - inclusive of volunteers
- **Abuse Liability** – built specifically with Canadian law and safeguarding principles in mind
- **Educator's Errors and Omissions** – protection for professional negligence in teaching and administration
- **Pollution Liability** – addressing environmental exposures on school property, waste and cleaning chemical storage
- **Cyber Liability** – designed around provincial privacy laws and threat trends
- **Crime & Fidelity** – for fraud, embezzlement, and financial mismanagement
- **Automobile & Garage Auto** – designed to address Canadian Federal and Provincial regulatory standards and the unique risks of educational fleets
- **Student Transportation Liability** – including contracted and board-run services
- **Trustee AD&D, Blanket Student AD&D, Voluntary Student AD&D, Volunteer AD&D** – Comprehensive accident coverage
- **Inbound & Outbound Student Travel** – including repatriation and emergency care
- **Contractor Coverage** – for Artists in Residence, Language Arts Facilitators, and contract staff
- **Liability Coverage** – for School Division Foundations, School Societies, and Parent Fundraising Groups
- **Community User Groups and Cultural Presenters in Schools** – Liability coverage for special events conducted on school property, whether organized by the school or hosted by third-party user groups under rental agreements
- **Owner Controlled Construction Programs** – for major capital projects such as new school buildings or larger renovation projects
- **Aviation Insurance** – unmanned liability insurance for drones and UAV educational programs
- **Health and Benefits** – tailored employee benefit solutions

LOCAL, REGIONAL, AND GLOBAL MARKET ACCESS

We place all coverage through trusted Canadian insurers with proven financial strength, ensuring your protection is backed by companies that deliver when it matters most. Every insurer we partner with carries strong ratings from globally recognized agencies like Standard & Poor's, giving you confidence that claims will be paid promptly and reliably.

Beyond domestic strength, we maintain strategic relationships with Canadian MGAs and risk pools specializing in public sector and education risk. For high-severity, non-standard, or specialty exposures, our London-based broking partners provide direct access to Lloyd's of London and other global specialty markets, always with full compliance to Canadian law and education-sector norms.

WHAT YOU GAIN:

- Competitive domestic pricing with bilingual claims service
- Access to manuscript coverage, non-standard limits, and global underwriting
- Hybrid domestic/international placements when needed
- Global reach with local accountability and governance alignment

COLLABORATIVE ADVANTAGE: AXIS' BLUEPRINT FOR MARKET LEADERSHIP

At Axis, we recognize that our clients operate in environments that are constantly evolving, shaped by economic fluctuations, political shifts, and regulatory changes. These dynamics demand more than static solutions, they require adaptive strategies that safeguard operations and ensure resilience.

Our approach is built on rigorous stakeholder engagement. As changes occur in your operational landscape, we work closely with you to capture every facet of your operations. This collaborative process ensures that your coverage is not only comprehensive but also aligned with the realities of an ever-changing economic and political environment.

By embedding this proactive engagement into our blueprint for market leadership, Axis delivers more than insurance, we provide confidence, continuity, and competitive advantage.

Together, we navigate complexity and turn uncertainty into opportunity.

PROACTIVE, SCHOOL-CENTRIC RISK & GOVERNANCE ADVISORY

Our services don’t stop at placement. We provide end-to-end consulting that strengthens your board’s operational resilience and regulatory alignment:

- Administrative Procedure Reviews, tailored to provincial Education Acts
- Informed Consent Guidance for travel, athletics, and tech programs
- Abuse Prevention Protocols and legal defensibility frameworks
- Student Travel Risk Assessments, both domestic and international
- Cyber, Property, and Casualty Risk Reviews using Canadian claims data

We maintain strong, ongoing relationships with every provincial and territorial Ministry of Education, allowing us to stay ahead of legislative changes, compliance issues, and policy trends. Our advisory work is informed by provincial priorities and ministry frameworks, not assumptions from unrelated or foreign jurisdictions.

We also collaborate closely with a national network of Canadian legal experts, keeping your policies aligned with evolving legal interpretations across all provinces and territories.

As active members of Association of School Business Officials (ASBO) International, our team participates in global school business forums, and several of our consultants are certified or pursuing the Certified School Risk Manager (CSRM) designation, reinforcing our dedication to risk leadership in education.

You don’t need a vendor. You need a Canadian partner with deep expertise in school governance and public accountability. That’s what we bring.

STRATEGIC INSURANCE SOLUTIONS FOR CANADIAN EDUCATION BOARDS

1. INDEPENDENT BOARDS: CUSTOMIZED COVERAGE FOR LOCAL NEEDS

In today's complex educational landscape, independent boards require insurance solutions that reflect their unique operational realities—not one-size-fits-all products. Axis delivers customized programs designed specifically for Canadian risk profiles, ensuring that coverage is both relevant and responsive.

- **Coverage Built for Your School Board**

  We provide insurance solutions tailored to the realities of public and publicly funded separate school boards in Canada. Our programs are designed to safeguard your operations and address critical liability risks, so you can focus on delivering education with confidence.

- **Direct Placement with Canadian Underwriters**

  By working directly with Canadian markets, we avoid pooled or generalized products that dilute coverage quality. This approach ensures agility and transparency in underwriting decisions.

- **Education-Specific Pricing**

  Our pricing models incorporate local infrastructure conditions and litigation trends, delivering fair and predictable premiums that reflect real-world risk—not arbitrary averages.

- **Strategic Alignment with Provincial Funding Frameworks**

  Insurance planning is integrated with provincial funding structures, helping boards manage budgets effectively while maintaining robust protection.

Ideal for boards seeking to exit reciprocal pools or transition to a more agile, independent insurance structure. With Axis, independence means control, clarity, and confidence in your coverage.

2. RECIPROCAL MEMBERS: STRENGTHENING YOUR COLLECTIVE ADVANTAGE

BUILDING RESILIENCE IN THE POOLS YOU DEPEND ON

Reciprocal exchanges are more than just insurance programs, they're a shared commitment to stability and trust. Our role is to reinforce that foundation with expertise that respects your governance model while driving long-term sustainability.

- **Financial and Governance Reviews with Attorney-in-Fact Support**

  We provide structured evaluations of reciprocal financial health and governance practices, ensuring compliance and operational integrity while supporting your Attorney-in-Fact in maintaining fiduciary excellence.

- **Canadian Actuarial Expertise and IBNR Modeling for Rate Stability**

  Our actuarial team applies Canadian-specific methodologies to incurred-but-not-reported (IBNR) modeling, helping you forecast liabilities accurately and set rates that protect both current and future members.

- **Strategic Communication, Surplus Management, and Retention Planning**

  From surplus allocation strategies to member engagement plans, we help you communicate value effectively and design retention programs that strengthen loyalty within your pool.

- **Risk Advisory Aligned with Education Act Compliance and Board Exposures**

  We tailor risk assessments to the unique obligations of school boards and other reciprocal members, ensuring compliance with provincial Education Acts and mitigating governance-related risks.

Our philosophy is simple: we don't disrupt reciprocals, we help them evolve with Canadian precision, actuarial rigor, and transparent financial practices.

3. CAPTIVE FORMATION: TOTAL CONTROL AND FINANCIAL RESILIENCE

LONG-TERM STABILITY, STRATEGIC CONTROL, AND RETAINED SURPLUS

Captive insurance isn't just an alternative, it's a strategic evolution for organizations seeking autonomy over risk financing. We help you design and implement a captive structure that delivers financial resilience, governance integrity, and operational efficiency.

- **Feasibility Analysis Anchored in Canadian Actuarial Data and Legal Frameworks**

  Our process begins with a rigorous feasibility study, leveraging Canadian-specific actuarial models and regulatory requirements to ensure your captive is viable, compliant, and aligned with your risk appetite.

- **Governance Design, Compliance Consulting, and Board Education**

  We craft governance structures that meet provincial and federal standards, while equipping your board with the knowledge to oversee captive operations confidently and transparently.

- **Comprehensive Captive Formation and Registration Support (Onshore or Offshore)**

  From entity selection to regulatory filings, we manage the entire formation process whether your strategy calls for a domestic solution or an offshore domicile, ensuring seamless execution and compliance.

- **Integration with Financial Systems and Annual Reporting Cycles**

  Your captive shouldn't operate in isolation. We integrate its financial reporting with your existing systems, aligning with annual audit cycles and providing clarity for stakeholders and regulators alike.

The result: Total ownership of your capital and coverage, backed by local expertise and a national perspective giving you control, stability, and the ability to retain surplus for future growth.

4. CONSULTING FOR RECIPROCALS: EXPERT OVERSIGHT AND STRATEGIC SUPPORT

INDEPENDENT CANADIAN EXPERTISE FOR STRONGER POOLED STRUCTURES

Reciprocals thrive on collaboration and trust but sustaining that strength requires specialized oversight and strategic guidance. Our consulting services provide the independent perspective and technical depth needed to keep your reciprocal compliant, competitive, and future-ready.

- **Formation and Legal Structuring of Education-Based Reciprocals**

  We guide new reciprocals through every step of formation, from drafting governing agreements to aligning with provincial Education Acts and insurance regulations ensuring a solid legal and operational foundation.

- **Attorney-in-Fact Administration, Reporting, and Governance Oversight**

  Our team supports Attorney-in-Fact responsibilities with transparent reporting, compliance audits, and governance reviews, helping maintain fiduciary integrity and member confidence.

- **Reinsurance Strategy and Rate Optimization Based on Canadian Market Dynamics**

  Leveraging deep knowledge of Canadian reinsurance trends, we design strategies that balance cost efficiency with risk protection, ensuring sustainable rates and long-term financial resilience.

- **Pension, HR, and Group Benefit Consulting for Reciprocal Administration Staff**

  Beyond insurance, we help reciprocals attract and retain top talent by advising on pension plans, HR policies, and group benefits tailored to the unique needs of reciprocal organizations.

Our promise: When reciprocals need a second set of expert Canadian eyes, we deliver clarity, compliance, and confidence so your pool can focus on serving its members.

5. EXPERTISE IN CATHOLIC SCHOOL BOARD STRUCTURES

RESPECTING CONSTITUTIONAL RIGHTS AND DIOCESAN EXPECTATIONS

We support Catholic separate school boards in Ontario, Saskatchewan, and Alberta, where Catholic education is constitutionally protected under Section 93. Our approach ensures that insurance and risk frameworks reflect both civil law and ecclesiastical requirements, safeguarding governance integrity and faith-based mandates.

Our team works collaboratively with both school board leaders and diocesan offices to ensure that faith-based governance, Catholicity clauses, and facility use agreements are properly addressed in insurance and risk frameworks, such as:

- Development and placement of Catholicity clauses in insurance programs.
- Diocesan alignment on facility use, indemnity obligations, and moral exposure.
- Legal consultation for disputes tied to Catholic education rights and governance.
- Joint-use facility risk frameworks that respect ecclesiastical structures and community partnerships.

Catholicity clauses require both precision and accountability—and we know how to deliver on both.

6. SERVICES EN FRANÇAIS POUR LES CONSEILS SCOLAIRES FRANCOPHONES

Nous savons à quel point il est important pour les conseils scolaires francophones de bénéficier de services adaptés à leur réalité. C'est pourquoi notre équipe met tout en œuvre pour offrir un accompagnement complet en français : documentation bilingue, soutien personnalisé et conseils sur mesure. Notre objectif est simple : assurer une communication fluide et des solutions qui respectent et valorisent la culture des communautés francophones.

We recognize the unique needs of Francophone school boards across Canada. Our team offers full French language services: including bilingual documentation, client support, and consulting. We ensure clear communication and culturally appropriate service delivery, tailored to Francophone communities across Canada.

WHY CANADIAN SCHOOL BOARDS TRUST US

Canadian-Owned & Operated	Decisions made in Canada, by Canadians, for Canadians
Cost Savings	Our approach, relationships and governance driven risk strategies ensures every dollar works harder for education
Embedded Provincial Expertise	Fully aligned with education funding and legal structures
Not a U.S. Subsidiary	No imported policies or foreign oversight
Lloyd's Market Access	Global reach with full Canadian compliance
Legal & Ministry-Aligned Advisory	Built on current provincial/territorial law and ministry engagement
Full Consulting Capabilities	One trusted partner for insurance, HR, legal & benefits

LET'S TALK,
THE CANADIAN WAY

Let's explore how we can build a program or strategy tailored to your board, whether you're an independent school board, in a reciprocal, or captive ready.

INSURANCE & CONSULTING SOLUTIONS, BUILT IN CANADA, FOR CANADIAN SCHOOLS

CONTACT US TODAY

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