

Facultative

Facultative buying, once perceived as time consuming and administratively burdensome is now accessible, efficient, and strategic.

Competitively priced facultative reinsurance solutions

Aon Benfield Facultative is reducing the execution risk of facultative transactions, allowing you to grow your business without exposing underwriting results to excessive volatility from individual policy coverage. Our global reach and client focused solutions offer efficient access to the optimal capacity at the best price available.

With an unsurpassed dedication to facultative-specific analytics and a holistic approach to placement, Aon Benfield is the world's leading facultative broker. When you work with us, you receive distinctive value through unrivalled specialist expertise and customized, innovative offerings not found elsewhere.

Aon Benfield Facultative brings together, into one global team, dedicated experts who utilize advanced analytics and strong market relationships from a range of industry and product areas. We offer an all-encompassing focus for your coverage needs.

- Facultative automatic solutions and 24 to 48 hour turnaround time from submission to quote
- FAConnect® is Aon Benfield's innovative web portal that enables our clients to easily and efficiently submit risk placements and complete facultative business
- Largest facultative broker in the world
 - \$4 billion in annual premium placement
 - 43 offices with more than 500 employees
 - 17 marketing and processing hubs

Property facultative reinsurance benefits:

- Delivers additional capacity for gross line strategy and/or excess limits
- Provides pricing arbitrage to improve client's net retained premiums
- Assists with exposure management: e.g. occupancy class, geographic regions (US, non-US), specific perils, new growth areas
- Carves out national catastrophe perils: flood, earthquake named storm
- Offers terrorism, cyber coverage on stand alone or all-risk basis
- Buys down deductibles on an individual risk basis

We're here to empower results

For more information about facultative reinsurance, contact:

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Visit aonbenfield.com to learn more about the world's leading reinsurance intermediary and full-service capital advisor.

Property automatic facultative facilities' capabilities:

- Low minimum premiums with \$0 deposit and monthly or quarterly payments
- Risk attaching reinsurance
- Attaches quota share, within working layers, and/or on an "out of top" excess basis
- No occurrence caps (risk dependent)
- May include components of national catastrophe coverage
- Electronic reporting to reinsurers via Aon's FAConnect® online platform

Casualty facultative reinsurance benefits:

Aon Benfield casualty facultative provides solutions for auto liability, umbrella liability, general liability, workers compensation, and misc. professional liability

Key areas where our clients may seek casualty facultative reinsurance:

- Price relief
- Additional capacity
- Deductible buydowns
- Protecting a treaty
- New product offerings

Case study: A Midwest mutual insurance company provides \$25 million umbrella policies on auto dealerships but their treaty only provides protection up to \$10 million. Aon Benfield Facultative was able to provide the following reinsurance solution:

- 5M x/s 10M (split between two reinsurers)
- 5M x/s 15M (split between two reinsurers)
- 5M x/s 20M (100% with one reinsurer)

Casualty automatic facultative facilities' capabilities:

- Low minimum premiums with \$0 deposit and monthly or quarterly payments
- Risk attaching reinsurance
- Quota share or XOL depending upon attachment.
- Electronic reporting to reinsurers via Aon's FAConnect® online platform