

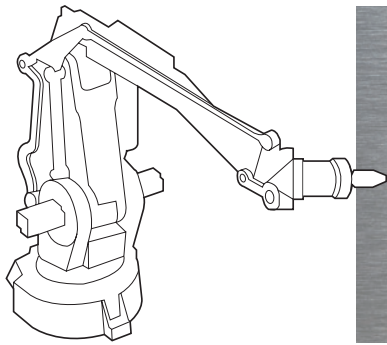
# Automotive Practice

Delivering Greater Value to the Automotive Industry

# Value-Based Solutions Across the Industry

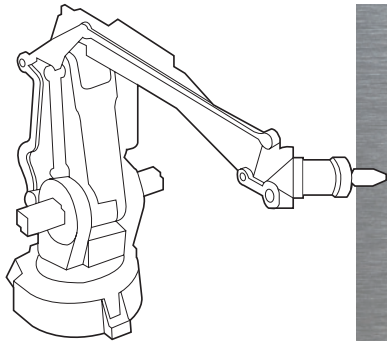
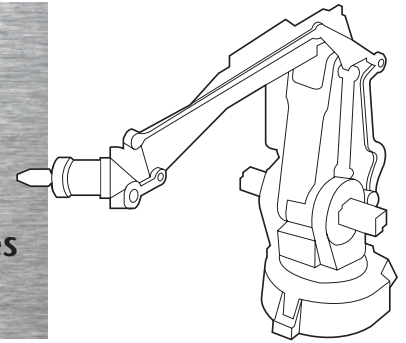
Aon Risk Solutions' Automotive Practice has developed a broad base of experience in virtually all aspects of the automotive industry.

## Our solutions serve:



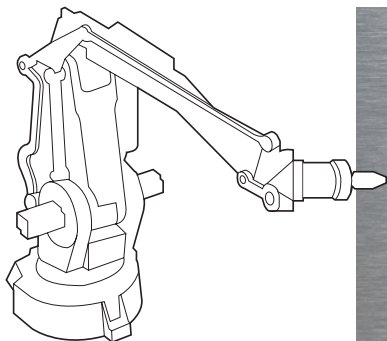
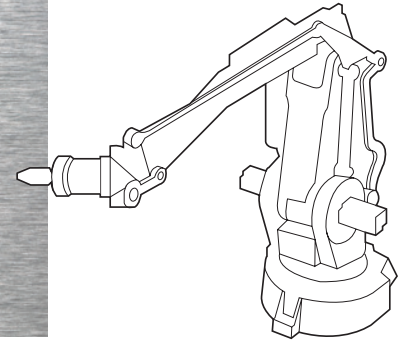
**Private  
Passenger  
Original  
Equipment  
Manufacturers**

**Commercial  
Truck OEMs  
and Other  
Specialty Vehicles**



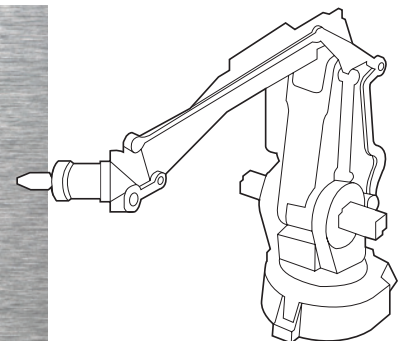
**OEM Parts  
Suppliers**

**Dealership  
and Distributor  
Groups**



**Financing  
Companies**

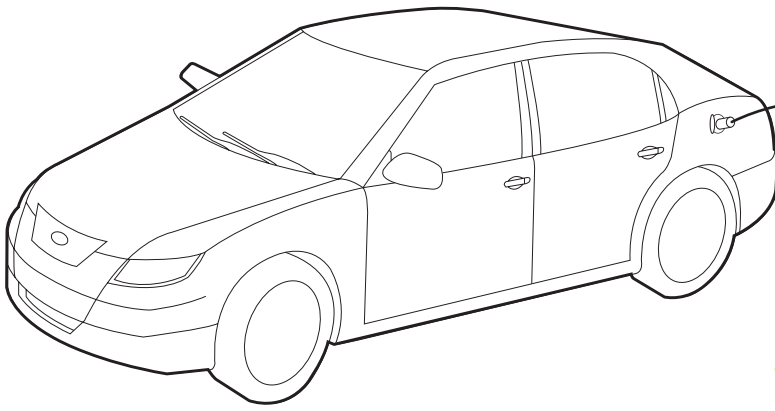
**Aftermarket  
Parts Retailers**



# Top-to-Bottom Strategies for the Risks You Face Today and Tomorrow

As pessimism weighs on the global economy, the automotive industry continues to face a range of business-critical risks. These risks may include plant closings or openings; exposure to catastrophic property losses involving fire, flood, earthquakes and additional unforeseen events; business interruptions; volatile product liability verdicts; and supply chain disruptions.

As a result, organizations like yours need a top-to-bottom risk management strategy that strikes the right balance between risk retention and risk transfer. Properly designed and implemented, this strategy will help your organization reduce costs while managing volatility.



## Industry leadership, powerful tools and a global network of resources

Aon is the leading insurance broker in the world. We represent 85 percent of Fortune 500 companies, placing more than USD 50 billion in premiums on behalf of our clients. This includes more than USD 1 billion in premiums for the automotive industry. No other broker can match our expertise, size, market influence or relationships with carriers.

We use robust benchmarking with the most current information on industry rates, prices, coverages, retentions, limits of liability and additional factors. These methodologies are supported by the Aon Global Risk Insight Platform® (Aon GRIP<sup>SM</sup>), which we believe is the world's largest proprietary database of insurance placement data. We also leverage powerful modeling and analytic tools to estimate losses that could be sustained by vehicle and parts manufacturers, whether they originate from routine operations or catastrophic events.

***Aon Risk Solutions Automotive Practice seamlessly draws on the resources and technology of the following Aon practice groups and service professionals:***

- Aon Mergers & Acquisitions Solutions Practice
- Aon Hewitt Human Resources Consulting
- Environmental Practice
- Trade Credit and Political Risk Practice
- Japan Services Group
- Aon Global Risk Consulting
- Captive Consulting & Management

## A track record of success for more than a century

Aon Risk Solutions' Automotive Practice has been providing expert risk management consulting and insurance brokerage solutions to the automotive industry for more than 100 years. Originally focused in Michigan, our practice has steadily grown into what is now a national and global platform—proudly serving automotive organizations across the industry and around the world. The Automotive business is a priority for Aon's management.

Our dedicated team of automotive professionals includes account executives, brokers, actuaries, claims and risk control consultants located in 10 U.S. offices, including Chicago, Cleveland, Columbus, Detroit, Grand Rapids, Irvine, Los Angeles, Milwaukee, Nashville and New York.

These industry specialists work closely with automotive client service teams in Australia, Canada, China, Germany, India, Japan, and the U.K. Our practice is backed by Aon's global network of 59,000 colleagues in 120 countries.

# Proven and Effective Services for the Automotive Industry

Backed by industry experience and the Aon network of global resources, we provide a broad range of risk management and insurance brokerage services.

## Risk Financing

- Alternative Risk Financing Options
- Captive Insurance Companies
- Collateral Management Expertise
- Complex Product Liability Insurance Programs
- Environmental Risk Transfer Programs
- Global Optimization
- Product Recall Programs
- Traditional Risk Management Program Structuring
- Transaction Liability Coverages

Our Casualty Team is the industry's best in designing and negotiating product liability insurance programs for North American OEMs and their major parts suppliers. Over 60% of the largest companies in the industry come to Aon to manage this critical risk.

## Risk Analysis and Quantification

- Actuarial Forecasting of Losses
- Business Continuity Planning
- Customer Contractual Liability Trends
- Emerging Exposure Identification
- Enterprise Risk Management Consulting
- Mergers & Acquisitions Due Diligence
- Product Liability Resources
- Product Recall Risk Assessment
- and Quantification
- Risk Financing Decision Modeling
- Risk Management/ Cost of Risk Benchmarking
- Risk Retention Capacity Analysis
- Supply Chain Risk Management Consulting
- Total Cost of Risk "Laser" Analysis

Recognizing the importance of supply chain management and business continuity in the auto industry, our Global Property Risk Engineering consultants support the protection of your operating facilities from fires and natural disasters to keep your business running.

## Cost Reduction Services

- Casualty "Laser" Diagnostic including
  - Workers' Compensation Claims Process and Third Party Administration Review
  - Worksite Ergonomics and Safety Services
  - Integrated Disability Management
  - Information Management
  - Medical Management Strategy Review
  - Legacy Claim Solutions
  - Collateral Management Services
  - Liability Litigation Management Review
- Plant Closure Strategies
- Property Risk Control Consulting
- Property Claim Resolution Services

Our Laser process helps identify areas of improvement in your workers' compensation program through a thorough analysis of your claims environment and benchmarking against industry leaders. The process usually results in immediate cost reduction opportunities.

# Human Capital Consulting and Outsourcing

## Integrated HR Solutions

### Human Resources Outsourcing

- Health and Welfare Benefits
- Retirement Benefits
- Point Solutions
- Absence Management
- HR Business Process Outsourcing

### Human Capital Consulting

- Health Care
- Retirement
- Talent and Organization
- Communication

Employee engagement leads to superior business outcomes: companies in high employee engagement levels have total shareholder returns 22% above the national average. Aon Hewitt's consultants have deep auto industry experience in measuring and changing employee engagement levels. As the industry continues to improve, your ability to retain and motivate individuals in key positions will play a critical role in achieving the strongest bottom line performance.

## The Aon Advantage



### Ability to deliver deep benchmarking

- Identifying unique qualities in a client's risk profile
- Understanding how a client's risk profile impacts risk decision-making
- Insights for more informed decisions
- Experienced risk assessment based on supporting automotive clients for 100 years
- Real-time information exchange across our entire network to share "what works" for one client with other clients



### Solutions that deliver results

- Delivering the optimal program for each client's unique needs
- Strategically driving cost reduction without sacrificing quality
- Improving efficiency
- Strengthening resiliency
- Enhancing decision-making
- Facilitating innovation
- Supporting the desire of a client's in-house Risk Management Team to create value that aligns with the organization's growth objectives



### Access to resources and tools

- Scalability with a depth and breadth of resources to address current needs and scale up for future needs
- Geographic footprint so clients can receive the "best of Aon" wherever they are located
- Specialist knowledge to help manage the known costs, the variable costs, and the Black Swan events that no one could ever foresee
- Networking through events like the Aon Automotive Supply Risk Forum and Aon Property Symposium where clients can gather gain new insights, exchange ideas, network and build relationships



## The Aon Client Promise®

The Aon Client Promise is a 10-point program developed to create distinctive value based on a deep understanding of each client's business and risk issues. In addition, a consistent methodology for delivering value and services helps ensure all clients receive the best customized risk advice and brokerage services in the industry, regardless of their location, industry or market segment.

### Key elements of the Aon Client Promise:

- Global, uniform approach
- Full transparency in how we create and deliver solutions to clients
- Customized Client Promise plans based on each client's needs and priorities
- Accountability through the Aon Client Promise Assessment and measurable scorecard via Aon Client Promise Review

## To learn more

Aon professionals can provide your organization with the experience, tools and deep industry expertise required to maintain a competitive edge in today's economy. Contact the following representative to learn more about specialized solutions from Aon Risk Solutions' Automotive Practice.

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