

Aon Risk Solutions

Food System, Agribusiness and Beverage Practice

Covering You from Farm to Fork



Risk. Reinsurance. Human Resources.

AON

Solutions Across the Entire Farm-to-Fork Risk Continuum



Preparing for the “New World of Risk”

We all know about the traditional risks—areas such as property, liability, workers’ compensation or directors’ and officers’. But now we’re seeing a growing number of non-traditional risks involving new regulations, international supply system, genetically engineered organisms, climate change, contamination and even the threat of bioterrorism and workplace violence.

This combination of traditional and non-traditional risks underscores the critical need for organizations to take a forensic approach to identify emerging risk exposure issues and develop breakthrough, client driven solutions for today’s new world of risk.

Aon Risk Solutions’ Food System, Agribusiness and Beverage Practice has developed a range of proven risk solutions that help food manufacturers, suppliers and retailers:

- › Assess risk exposures not typically covered by traditional insurance offerings
- › Evaluate solutions that safeguard critical assets
- › Develop and implement comprehensive risk management and insurance strategies
- › Create solutions to control financial volatility
- › Prepare for the unexpected



Industry-Leading Experience and Expertise

Aon is the recognized leader in insurance solutions for the food systems, agribusiness and beverage industry. Each year, we place approximately \$1 billion in premiums into the market on behalf of our agribusiness and food system clients and provide risk management and insurance services to the majority of food-related companies in Fortune 1000. Our clients represent all sectors of the food system, from input and supplier companies to food processors to wholesale distributors to retailers and restaurants.

Our longstanding relationships with the U.S. Chamber of Commerce, the Department of Homeland Security's National Center for Food Protection and Defense and Sandia National Laboratories help our clients and practitioners stay informed on the industry's critical risk concerns.

Aon's Food System, Agribusiness and Beverage Practice has the experience and expertise to develop fully customized solutions to address the challenges of managing the production, processing and distribution risks associated with the food system.



Comprehensive, Integrated Solutions

One of the biggest challenges facing leadership today is getting multi-disciplinary teams to work together to successfully prepare and implement a business strategy. Finance, operations, legal, sales and human resource management must pull together to move the organization to the next level – whether building a global business, launching new products or services or entering new markets.

Our experienced colleagues understand your competitive environment and can assess the challenges and issues you face every day, anticipating your business risks and develop strategies that help achieve your objectives.

Working together, we can help you:

- › Measure your portfolio of risk
- › Optimize capital allocation
- › Minimize costs
- › Manage growth
- › Reduce volatility
- › Improve quality
- › Build workforce commitment



Capabilities and Client Services

Aon is unmatched in its demonstrated experience dealing with the risks—traditional and non-traditional—associated with the growth, production, distribution and consumption of food and beverages. Our comprehensive range of solutions is designed for the specific needs of food manufacturers, suppliers and retailers. Always looking for creative ways to better serve our clients, our colleagues have created a wide selection of products and services.

Marketing and Servicing

- › Program design and marketing
- › Risk identification and evaluation
- › Strategic planning
- › Form customization and writing
- › Claims advocacy

Risk Control Services

- › Risk evaluation
- › Risk and loss control advocacy
- › Food safety and defense
- › Supply system risk assessment
- › Education

Analytical Services

- › Data management
- › Loss forecasting
- › Financial accruals and budgets
- › Self-insurance, captive feasibility studies and additional alternative risk financing options
- › Risk-bearing capacity analysis
- › Global risk management consulting

Financial Services

- › Premium allocation
- › Centralized accounting and finance administration
- › Premium financing services



The Aon Advantage

The unique interdependence of our colleagues, contacts and capabilities across the globe allows us to work together to design and deliver innovative solutions. Aon's 59,000 colleagues worldwide create long-term value for our clients through inspired and independent thinking and a commitment to delivering personalized business solutions.

Aon eSolutions Services

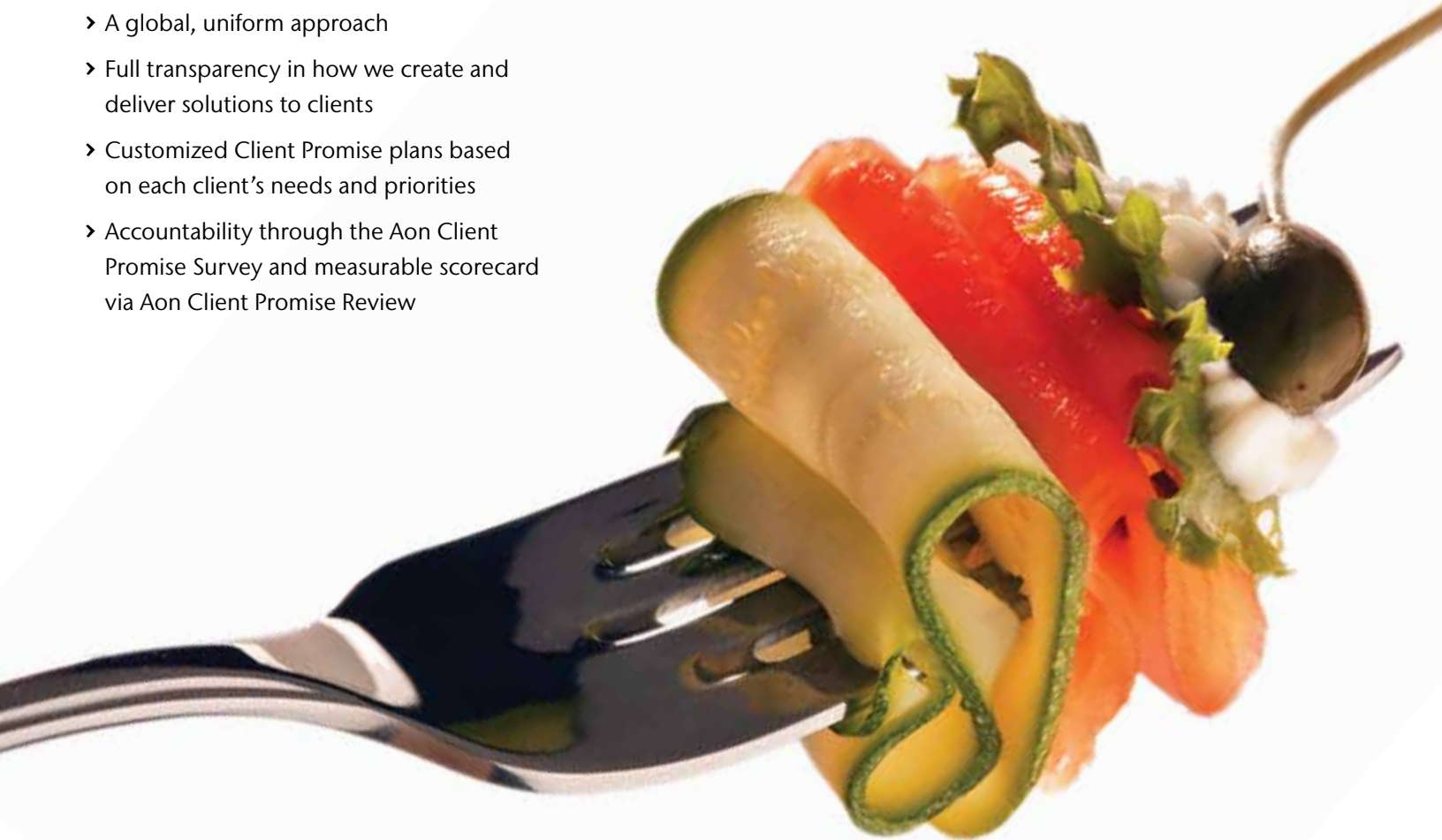
- › Risk management information system, including business intelligence
- › Claims administration platform
- › Medical cost containment
- › Audit, safety management and eLearning

Aon Client Promise®

The Aon Client Promise is a 10-point program developed to create distinct 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 that 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

- › A 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 Survey and measurable scorecard via Aon Client Promise Review



Aon is the only risk advisor that:

- › Provides a practice group fully dedicated to the food system, agribusiness and beverage industry
- › Develops industry-specific solutions across the entire risk continuum
- › Serves on the Emerging Technologies Committee of the U.S. Chamber of Commerce
- › Supports the National Center for Food Protection and Defense, a Homeland Security Center of Excellence

Contact Aon Today

For more information about Aon's Food System, Agribusiness and Beverage Practice, please contact:

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