

Casualty Risk Control and Ergonomics

Risk Control Solutions – Beyond the Traditional

Today's businesses require solutions to reducing accident costs and exposures to loss beyond traditional methods such as inspections and personal protective equipment use. Increasingly, individuals responsible for accident prevention are required to articulate and quantify the total costs of current and potential accidents to the organization, the investment required to reduce the exposures and the expected return on these investments. Solutions developed must consider the needs and capabilities of the organization's employees and the nature of their specific business exposures. Further, these solutions must be sustainable through operational and financial changes, always striving for continuous improvement.

Aon Global Risk Consulting assists thousands of businesses in dozens of industries with these challenges through innovative solutions tailored to your organization's structure, management philosophy and operations. Our unique alignment with our Actuarial colleagues provides a framework for statistically sound targeted improvements delivering maximum results for prevention efforts.

Safety Culture Improvement and Organizational Accountability

Successful injury prevention is achieved through the efforts of individuals at every level of the organization, each with the knowledge, resources and accountability for their actions. Aon's **Safety Culture Improvement** process and **Organizational Accountability Toolbox** provide an integrated approach to training, tools and key performance metrics, establishing a framework for responsibility for each employee and manager. Line managers, safety committee members, and safety and workers compensation coordinators alike are each trained in their respective roles and responsibilities.

Aon's Safety Culture Improvement model assists organizations evolve from compliance driven safety activities to strategic planning for injury prevention and cost control. The model incorporates concepts and principles of injury prevention, risk management, organizational development, and quality. Through the improvement process, managers and employees learn to recognize and provide feedback to reinforce positive safety behaviors and adjust unsafe practices. Checks and balances are integrated into the system to ensure that any learning or operational gaps are identified and corrected prior to further injury, property damage and down time.

Using the proven techniques within the Aon Organizational Accountability Toolbox, key performance objectives are established for each staff level for a business appropriate performance measurement systems. Accountability is improved for management and staff



that encompass proven leading indicators which drive reductions in workers' compensation claims and associated costs.

Safety Consulting and Training Solutions

Aon provides sustainable solutions with our global team of subject matter experts, who average more than 20 years of casualty risk, safety and ergonomics experience. We can deliver consulting and training for management and employees on critical safety elements, specialized programs and regulatory issues to assist in achieving clients' financial and operational goals and reduce their total cost of risk. Aon delivers customized on-site training, multi-lingual capabilities, and cost effective webinars for wider geographic locations.

We utilize available technology resources matched with Aon **SafetyLogic's Learning Management System (LMS)** for on-demand web based delivery from a customizable library of over 350 titles. Our approach is designed to develop consistent, customized solutions to support loss reduction and prevention strategies while developing internal resources to address sustained risk improvement.

Safety and Health Auditing

Aon's Safety and Health Audit Process provides increased results and unique financial benefits over traditional audits, which too often result in little more than the identification of physical hazards for correction. Aon's process consists of three primary differentiators in identifying and managing workplace risks:

- **Redefining Audit "Customers"** – All stakeholders are identified and involved in pre-audit activities, ensuring the inclusion of relevant and valuable audit criteria, a well executed audit, and an accurate evaluation output product that satisfies the needs of all parties.
- **Knowledge Transfer** – Aon understands our responsibility to facilitate knowledge transfer as part of our activities, including analyzing loss trends; assisting with implementing effective solutions; and sharing Best Practices through inclusion of internal Guest Auditors in the process.
- **Consistency and Quality** – Aon's audit process consistently delivers a high quality product each time it is conducted, including risk identification / reduction and regulatory compliance. Our audit technology model is also available to provide a comprehensive online program to help the delivery of these requirements.

Fleet Safety Consulting

Aon recognizes the critical risk management challenges that fleet operators face including driver culture, training and education, supervision, accident investigation, and maintenance. Our consulting approach begins with an analysis of loss data followed by a review of your operational and organizational exposures and current controls. This forms the basis for identifying gaps between best practices and those currently in place, and strategy for



improvement. Our client partnerships have resulted in the successful execution of strategies including:

- **Assessment-Best Practice / Regulatory Compliance** – identifying gaps and opportunities for improvement to achieve “Best in Class” fleet safety processes and DOT compliance
- **Driver Improvement Training** – addressing performance where change is needed – the individual driver – through dynamic seminars and e-learning options that motivate drivers and change unsafe driving behaviors
- **Driver / Fleet Safety Culture & Risk Improvement** – implementing a sustainable safety management accountability and fleet risk reduction process measured by improvement in leading indicators and reduction in collision frequency
- **Fleet Safety Management & Compliance Consulting** – writing and implementing fleet management best practices, policies and procedures for fleet safety and compliance
- **Driver Risk Profiling** – identifying drivers who may be at greater risk for collisions and moving violations through driver risk profiling, and focusing on drivers who pose the greatest risk through targeted training and interventions

Ergonomic Consulting

Maximizing Human Performance

Ergonomics is a science used by organizations to improve safety and productivity in the work environment. Ergonomics facilitates the design of safe, comfortable and effective work environments including, tools, machines, systems, jobs and work tasks. Aon’s ergonomic consultants partner with organizations to provide customized and distinctive solutions to achieve operational excellence while mitigating loss-producing exposures.

Our customer-driven strategies deliver a wide range of ergonomics solutions including:

- Facilitating sustainable management of ergonomics-related risks
- Effective program design and implementation for multi-lingual, global organizations
- Establishing operational and financial metrics with return-on-investment business cases
- Optimal workplace design and process solutions
- Core competency training for employees and management
- Effective procurement guidelines for ergonomic-related equipment

Determining the Link between Work Exposure and Injury

Establishing links between work performed at your organization and musculoskeletal claims can be a daunting task. Third-party administrators, insurance companies and claim adjusters lack the tools to determine whether or not the job actually caused the reported musculoskeletal injury or illness. Treating physicians lack concrete information to formulate sound opinions regarding causation, often relying on the injured worker’s details of the job and their personal perspective on ergonomic exposures.



Aon's **Musculoskeletal Claim Validation** (MCV) consulting service is a court-tested model to validate a soft-tissue/cumulative trauma injury to determine if a purported claim could have resulted from the job in question. Our board certified specialists benchmark findings against ergonomic guidelines and reference levels to determine where the data falls based on industry-accepted standards. This service helps clients validate causality and provides the adjuster with ample data independent of the medical findings, to appropriately adjudicate a claim as occupational or non-occupational.

By combining industrial engineering and epidemiological research with ergonomic analysis, we develop an expert opinion as to the work-relatedness of the various risk factors associated with the employee's specific musculoskeletal injury claim. Our credible testimony supports findings in legal settings and produce 10 to 1 return-on-investment for our clients.

Product Risk Management

Risk is created at all stages in a product's lifecycle. Aon's **Product Risk Management** approach is based on carefully understanding the lifecycle of our clients' products, and developing a solution tailored to specific exposures and the regulatory environment within the sectors and markets of operation. The product life cycle is presented in 15 phases with a series of pertinent risk factors evaluated against a four-level model at each phase. In this way, clients may not only identify any program gaps, but the specific issues at each stage of the supply chain or product life cycle driving increased exposure.

We employ professionals who are dedicated to researching, developing and applying leading edge techniques in the field of risk management. We utilize robust methodologies that have been developed and are continuously refined to improve the way our clients manage risks associated with products.

Benefits of Aon's Product Risk Management process include:

- Prioritized action plans for risk mitigation
- Tangible action plans to address product vulnerabilities
- Reduction in claims frequency and severity
- Strong strategies to provide to liability insurance underwriters
- Savings on the operational and the risk transfer costs
- Assurance provided to Senior Management

Aon Contact:

Christopher Iovino
Managing Director
Aon Global Risk Consulting
+1 212.479.4127
christopher.iovino@aon.com

George Nassif
Director
Aon Global Risk Consulting
+1 212.479.4116
george.nassif@aon.com

Deborah Weigand
Director
Aon Global Risk Consulting
+1 248.936.5217
deborah.weigand@aon.com

aon.com

Why Aon Global Risk Consulting?

With more than 2,000 risk professionals in 50 countries worldwide, our suite of risk consulting services encompasses enterprise risk management, actuarial and analytics and risk financing. Our risk control, claims and engineering group delivers property and casualty risk control, claims and engineering services. Our captive management experts, Aon Captive & Insurance Management, are widely recognized as the leading captive manager, with operations in over 30 countries.