Crisis Management

Protecting your people, assets and brand
There has been a substantial shift in the global risk landscape as organizations penetrate further into the developing world. Unfamiliar threats have required businesses to take a proactive approach towards protecting their people, assets and operational risks.

Aon Crisis Management delivers a unique broking proposition, bringing consistent and total risk management, on a global basis, to the perils of Terrorism, Political Risk, Trade Credit, Product Recall & Contamination, Kidnap & Ransom, Cyber Risk and Travel Risk.

Going beyond traditional risk transfer solutions, our global network of product specialists offer a full range of consultancy services that concentrate on each aspect of the risk management approach. Through experience in the marketplace and a relentless approach to find innovative solutions for our clients, each team of specialists provide risk management plans that transfer, avoid, accept and mitigate risk. This enables clients to quantify their exposure and make informed decisions on the optimum balance between risk retention, risk management and risk transfer. Our team of specialist brokers, consultants and in-house claims management combine threat assessment, impact analysis, and crisis management and response with individually structured insurance programs. Our unique, consultative approach enables clients to implement the most appropriate measures to meet their duty of care and better protect their balance sheet, people, brand and reputation.
The threat of terrorism in the world is on the rise. Extremist groups are global and may target ‘Western’ businesses anywhere in the world. They rarely give warnings, and often aim for sensational destruction and loss of life.

Organizations do not necessarily have to be the intended target. A terrorist attack, on, or simply near business operations can result in human casualties, property damage, business interruption, legal liability issues and long-term damage to brand and reputation.

While the threat of terrorism is continually evolving, terrorist attacks are now regarded as a foreseeable risk—one that organizations can mitigate. While terrorism exposures can be managed, many companies are not taking the necessary measures to ensure corporate governance and duty of care responsibilities are being addressed in their crisis management strategy. Oftentimes, adequate risk transfer solutions are not in place to fend against potential terrorist attacks.
The Aon Approach

Standalone terrorism and political violence insurance is available for both property damage and business interruption losses. Each can include coverage for the following perils:

- Sabotage and terrorism
- Strikes and/or riots and/or civil commotion “SRCC”
- Malicious damage
- Insurrection, revolution and rebellion
- Mutiny and/or coup d’etat
- War and/or civil war

Responding to clients’ needs, Aon has also developed terrorism insurance facilities to provide cost effective programs while still maintaining broad coverage and contract certainty. These facilities allow clients the flexibility to choose the limits and locations they wish to cover, often reducing premium spend and ensuring coverage meets their specific needs. Our wordings are regularly reviewed and updated by our global broking experts and in house claims team to ensure contract certainty and alignment with changes in the terrorism and political violence risk landscape.

With the current U.S. Congress terrorism backstop TRIA fast approaching its expiration on December 31, 2014, Aon is building on its expertise of the market and its deep knowledge of clients’ needs to develop a full range of products and options including:

- Long-term policies in the standalone market of 2 to 5 years
- Commitment of capacity
- Contingent terrorism premium protection


The Aon Toolbox

Aon’s unique approach to counter terrorism risk management can also include crisis consulting to ensure adequate and auditable procedures are in place to help mitigate a company’s risk and fulfill their duty of care. Aon is able to work with clients to develop plans to build robust capabilities to address these unfamiliar risks.

For more information on how Aon Crisis Management’s Terrorism Team can protect your business please contact Aon New York at 212-441-1324 or email Aon Crisis Management at aon.crisis.management@aon.com.
Did You Know?

Since January 1, 2007, there have been 24,700 terrorism related incidents around the globe executed by organizations that range from Al-Qaeda in the Arabian Peninsula to the Earth Liberation Front, and even the so-called “lone wolf” attack. These incidents include nineteen attacks on the U.S. that involved bombings, armed attacks, kidnappings or hostage takings, sabotage and assassinations.
Political Risk

While emerging markets are frequently attractive to businesses seeking new and alternative areas for growth, these typically less mature economies can be accompanied by an unstable government environment that has the potential to adversely affect an organization’s ability to conduct business.

The range of possible legal and illegal actions by a foreign government, the client’s own government or a third party country is very broad. They can deprive an organization of their assets, prevent or restrict the performance of a contract or affect repayment of loans to financing banks and lenders. Oftentimes, government actions can result in increased costs, penalties, forced shutdowns, loss of profit or liquated damages for an organization’s operations.

Unforeseen political events can result in the following outcomes:
- Confiscation, expropriation or nationalization of assets
- Imposition of export/import embargoes or cancellation of export/import licenses
- Physical damage to assets from political violence
- Termination of or default on contracts
- Nonpayment or moratorium due to exchange transfer and currency inconvertibility
- Non delivery/shipment of goods
- Calling of on-demand bid or contract bonds and guarantees for unfair or political reasons
- Forced abandonment or divestiture
- Nonpayment by government and/or government owned entities of trade related debt to financial institutions
- Nonpayment by private entities of trade related debt to financial institutions
The Aon Approach

To combat losses caused by Political Force Majeure, Aon offers a combination of market experience, innovative analytical tools and tailored risk transfer programs that minimize and manage a client’s political risk exposure while protecting their international trade, foreign investments and oversees assets.

Bringing many decades of experience to the marketplace, Aon’s political risk experts will design and implement risk transfer and management programs that best respond to your specific political risks that can adversely affect your business operations. It will provide a combination of balance sheet protection and business facilitation for you, our client. We offer various coverage options that can be purchased on a standalone basis, or within a tailor made portfolio to give you greater flexibility of cover.

Further, clients are able to utilize various innovative tools that analyze their specific political risks. They can request access to our Map analytics, an online tool that facilitates the analysis of complicated data in simple visual formats and downloadable reports. In addition, Aon’s Political Risk Team can conduct political and security risk assessments of all the countries and regions in a client’s portfolio. This allows the client to make informed decisions about their operations and investments, and also helps underwriters understand exposures, resulting in comprehensive coverage for the client with greater contract certainty.

The Aon Toolbox

Aon’s long-standing strength in Political Risk management has been bolstered this year by partnering with Roubini Global Economics, an independent global research firm founded by renowned economist Nouriel Roubini. This partnership allows Aon to take advantage of Roubini Global Economics’ unique methodology, Quantitative Country Analytics (QCA), for systematically analyzing political risks around the world. Unlike other approaches to country risk, QCA systematically analyses 158 data series, and provides clients with an unparalleled level of transparency on how each country is assessed. We work closely with our clients to identify their exposures to these risks. Supported by powerful data and analytics of current and historical trends, this new interactive map gives clients unprecedented clarity when assessing their political risks in the emerging markets.

For more information on how Aon Crisis Management’s Political Risk Team can protect your business please contact Aon New York at 212-441-1125 or email Aon Crisis Management at aon.crisis.management@aon.com.
+ Did You Know?

Aon's Political Risk practice now provides online supporting analytics that are updated quarterly:

- Exposure Calculator which allows clients to measure their financial exposures against country risk.
- Map Analysis allows clients to measure countries against each other over time.
Trade Credit

In today’s global economy, managing credit and counterparty exposures has become one of the top risks facing manufacturers, distributors and financial institutions.

In order to achieve profitable growth while minimizing the impact of bad debts, businesses need to fully understand the extent of their credit risk profile and ensure they have sufficient balance sheet and cash flow protection. U.S. corporates need effective receivable management tools to protect their businesses and support sustainable growth.

For international businesses, effective receivable management is highly complex, particularly when overseeing large numbers of subsidiaries and aggregated exposures to credit risk. Businesses need to fully understand the extent of their credit risk exposure at both a group and local level, and ensure they have sufficient resources and tools to meet their key objectives, whether this is to protect against bad debt, facilitate receivable financing or to improve processes across their subsidiaries. For companies with branches or subsidiaries in different regional locations or countries, there is the added risk that inconsistent credit management procedures can lead to a lack of awareness of the overall exposure to customer failures or politically unstable markets.
The Aon Approach

As the leading global trade credit broker with over 350 specialists worldwide, Aon offers extensive technical expertise on credit risk evaluation, and the design, placement and servicing of credit insurance policies. Our team of experts has an unrivalled track record in providing professional and customized receivable management services to companies selling into domestic and/or overseas markets.

We offer a “one-stop-shop” for all your credit risk protection needs—irrespective of your business size or sector. These include:

- Credit insurance for all sizes of business
- Captive management diagnostics through Aon Trade Captivator. Aon Trade Captivator is a risk diagnostic platform that combines credit risk assessment, risk transfer and credit management tools to provide a complete solution for the management and financing of trade credit exposures within the captive
- Political risk insurance cover
- Top-up cover
- Customer insight and information

The diagram below outlines the key steps we follow to ensure that our proposed solutions are fully aligned to your risk profile and credit management strategy

What are the benefits to Aon’s Approach?

- Protects your P&L and balance sheet against non-payment risk
- Facilitates access to competitive finance and working capital from the banking market
- Underpins your credit management function and supports corporate governance best practice
- Gives security in new markets allowing exporters to grow their business
- Provides invaluable customer insight based on up to date company and economic analysis from credit risk specialists
- Indemnification

The Aon Toolbox

At Aon, we believe that negotiating the most competitive terms from the market is only truly achieved if you are able to present a well-structured program design based on accurate interpretation of key data. In order to identify the right solution(s) for our clients, we utilize our market leading analytical and diagnostic tools to assess your Total Cost of Risk (TCOR), encompassing key data capture and financial modeling before engaging the insurance market. We begin by performing a credit risk analysis of your receivable portfolio, focusing on the optimum level of risk transfer, risk retention and resource/capabilities. We then conduct a full cost-benefit analysis of appropriate program structures and solutions ranging from self-insurance to excess of loss structures.

For more information on how Aon Crisis Management’s Trade Credit Team can protect your business please contact Aon New York at 212-441-2851 or email Aon Crisis Management at aon.crisis.management@aon.com
Did you know?

Since the beginning of the global financial crisis of 2008, credit and investment insurers have paid out $20 billion to exporters and investors in losses suffered from indemnification.
In the Food & Beverage, Consumer, Pharmaceutical, Component & Automotive, and Restaurant industries, contaminations and product recalls have become increasingly significant.

One only needs to watch the nightly news to hear daily reports of recalls that range from lettuce to children’s toys. Each day, organizations are faced with recall situations that can have catastrophic consequences on their business operations. As news of a contamination or recall spreads globally, brand names that were painstakingly built on customer trust and loyalty over several years can be ruined almost instantaneously. It is critical that organizations have the proper recall management plan in place before an incident arises so stakeholders can be assured of a swift and appropriate response.
The Aon Approach

Aon’s Crisis Management Team offers clients a customized risk management program that seeks to minimize and mitigate their risk exposure. Our global network of product recall specialist brokers, crisis consultants and in-house claims management specialists provide each client with a consolidated package that includes:

1. Pre-incident Planning and Preparation
2. Appropriate Crisis Response
3. Suitable Insurance Coverage

This multi-faceted approach towards risk management is ideal for organizations with contamination and/or recall risks.

Aon’s tailor made solutions provide organizations with the most effective risk transfer program by offering market leading endorsements and extensions that respond to their specific needs.

Coverage can be designed to respond to either first party losses, third party losses or both, depending on the exposures present. Losses are addressed in the following categories:

- **Recall Costs**—The logistics of pulling, returning and/or destroying the product
- **Replacement Costs**—The value of the product that cannot be reused
- **Business Interruption**—The loss of profits due to a reduction in sales
- **Extra Expense**—The extraordinary expense incurred to reduce the loss
- **Rehabilitation Expense**—The cost to maintain and reestablish brand and sales
- **Third Party Recall Liability**—The customer damages you may be held liable for
- **Crisis Consulting Services**—The fees of specialists retained to assist with the crisis

The triggers for each policy are largely dependent on the type of product involved

- **Consumable Products**—Covered events typically fall under one of two categories—an accidental contamination or a deliberate contamination. Additional coverage can be included for adverse publicity and government recalls. Generally, either actual or imminent bodily injury or property damage is required.
- **Restaurants and Food Service**—Similar to consumable products, a contamination that has or would result in bodily injury triggers the policy. However, exposures created through “trade names” operated by others can also be included.
- **Consumer Products**—Covered events for non-food products generally are triggered by the recall or withdrawal of hazardous products from the market. Again, actual or imminent bodily injury or property damage is required.
- **Component and Auto Parts**—Covered events are the recall or withdrawal of the product by either the insured or the customer of the insured. Covered events can be extended beyond actual or imminent bodily injury or property damage to include “impaired property” where the component part makes the end product less useful.

The Aon Toolbox

Aon Crisis Management has designed propriety Risk Financing Decision Platform (RFDP) modeling that aims to address the potential long term brand exposure along with the associated loss of income and rehabilitation expense to maintain customer confidence. Aon’s Risk Financing Decision Platform (RFDP) is based on three key concepts – your ability to take risk, understanding the underlying risk profile through stochastic modeling and evaluating the efficiency of various risk transfer strategies. Clients have successfully used this approach to support financial objectives, lower cost, and manage volatility of key risks.

For more information on how Aon Crisis Management’s Product Recall and Contamination Team can protect your business please contact Aon Chicago at 312-381-4945 or email Aon Crisis Management at aon.crisis.management@aon.com
Did you know?

Considerable costs can be incurred in recalling, replacing or destroying a defective or contaminated product. However, the greatest financial losses stem from rebuilding consumer confidence and the associated loss of income.
Kidnap & Ransom

In various countries kidnapping for ransom is a common occurrence. There are 15,000 to 20,000 reported kidnappings each year, and many more go unreported.

The impact of a kidnap can be enormous; it is extremely traumatic for those involved and dealing with an incident can lead to significant financial losses from ransom payments and associated costs, business interruption, litigation, adverse publicity and long-term damage to reputation. Organizations with personnel living in or traveling to high risk areas can protect themselves with coverage that safeguards employees, reputation and business continuity.

Since the threat of extortion is on the rise, companies need to protect themselves from criminals and corruption. The threat may include kidnap, blackmail, and physical harm to personnel, damage to property or the exposure of confidential information.
The Aon Approach

In order to reduce vulnerability of attack, Aon provides security guidelines, and offers comprehensive and tailored training for personnel who travel to high risk locations. Additionally, our crisis consultants can test existing crisis management plans to ensure they are adequate and effective.

Financial protection

Aon’s proprietary insurance policy includes coverage for the costs of:

- Ransom
- Loss of ransom in transit
- Legal and other associated costs
- Fees and expenses of specialist response consultants (unlimited)

Our specialist team can also provide cover for political repatriation, loss of earnings and expenses associated with malicious threats, express kidnap, child abduction, hostage crisis, hostage crisis, and tiger kidnap and disappearance enabling you to tailor the program to your specific needs.

The Aon Toolbox

Aon offers more than simply financial reimbursement of costs. By placing a policy through Aon, organizations are provided with immediate and unlimited access to specialist response consultants, who provide advice and support to your crisis management team, as well as the victim’s family, throughout an incident. The consultants are available 24/7 via a contact number unique to your organization.

For more information on how Aon Crisis Management’s Kidnap and Ransom Team can protect your business please contact Aon New York at 212-441-2372 or Aon Crisis Management at aon.crisis.management@aon.com
+ Did You Know?

Since 2012, there has been a complete reversal in the top three regions where kidnap for ransom incidents occur. While Asia was formerly first (32%), Americas second (31%) and Africa third (27%) in 2012, based on statistics captured by NIA International for the first half of 2013, the majority of kidnap and ransom incidents have taken place in Africa (36%), with the Americas second (27%) and Asia (19%).
Increased awareness of cloud computing, social media, corporate Bring Your Own Device policies, big data and state-sponsored espionage has made cyber risk a leading issue for many organizations. Yet these potentially catastrophic risks remain hidden behind shields of technology that is only understood by information security executives. Every risk manager needs to fully protect their organizations from cyber risk, but most are not taking the necessary precautions to mitigate their exposure. It is critical that risk managers and information technology executives identify the financial consequences of potential cyber risks, including breaches, theft of confidential and proprietary data and systems disruptions before they arise. Only then can an organization differentiate between critical and non-critical situations and manage them appropriately through risk mitigation and transfer.
The Aon Approach

Aon delivers a collaborative approach that identifies and analyzes a client’s exposures, risks and potential insurance solutions. Once these are identified and discussed, our Cyber Risk Team puts their vast knowledge of market conditions and trends to work in the marketplace on behalf of each client, negotiating favorable terms and conditions with top tier carriers to meet our collaboratively established goals. Yet, our support does not stop once a policy is placed. Instead, Aon offers assistance before, during and after a Cyber event, providing frequent thought leadership and guidance on emerging exposures and coverage issues.

Aon Toolbox

Aon has recently introduced a Cyber Evaluation and Risk Quantification program known as CERQ—a methodology that combines proprietary analytical tools to help risk managers understand, manage and quantify cyber risk exposures before a loss occurs. CERQ is the risk manager’s tool to assess and value the threats, vulnerability and consequences of a cyber disruption.

CERQ provides the information needed to:

- Protect operations and establish mitigation strategies and business continuity plans
- Explain to senior management the nature and extent of cyber risk exposure
- Provide ROI for mitigation/remediation measures against exposure valuations
- Establish appropriate limits of liability when cyber insurance is part of the solution

For more information on how Aon Crisis Management’s Cyber Risk and Solutions Team can protect your business please contact Aon Chicago at 312-381-4203 or email Aon Crisis Management at aon.crisis.management@aon.com
+ Did you Know?
According to the Ponemon Institute’s 2013 Cost of Cyber Crime Study, the cost of cybercrime continues to grow. Since last year, the annual cost of cybercrime has increased from $8.9 million in 2012 to a staggering $11.56 million per U.S. organization in 2013, a 26% increase from last year.
World Aware

As business personnel travel throughout the world they are exposed to various medical, safety and security risks caused by either man-made or natural events.

The impact of travel incidents can range from a minor inconvenience to major injury or even loss of life. Organizations have a responsibility to safeguard their traveling employees. This includes monitoring threat levels in countries that are visited, preparing personnel prior to travel, and having procedures in place to react to travel related incidents from the routine to the extraordinary.
The Aon Approach

To assist you in overseeing and controlling your travel risk, Aon has created WorldAware Solutions. Comprised of four interlinked components, our award winning WorldAware Solutions enables you to deliver safe travel advice and procedures, prepare your employees before travel, track your travelling population and respond in the event of any travel related incident.

A simple, easy to implement system, WorldAware Solutions works in conjunction with your existing insurance policies and third party relationships.

Key Benefits:

- **Comprehensive Program:** Combines travel risk analysis, awareness, risk managed travel and incident management into one coordinated travel risk program, gaps or duplications in service are reduced or erased.

- **Complete Control of all your travel risk:** Provides an automated system for delivering safety advice and signing off on high risk travel

- **Single point of contact:** Wraps around your existing policies and third party provider arrangements to give you a one stop shop for travel risk management

- **Linked to your Insurance Policies:** Provides a thorough assessment of, and integration with, your travel related insurance policies

- **Quick and easy to implement:** Implementation of WorldAware Solutions typically takes six weeks

- **Cost effective:** Incorporates all your travel risk management activities into one system thus reducing duplications in overall cost

The Aon Toolbox

Aon offers an award winning, comprehensive safe travel solution that combines leading technology, consulting and travel risk management to protect your travelers anywhere in the world.

WorldAware Solutions provides travel risk analysis, training and awareness, risk managed travel and incident response to protect your travelers, meet duty of care obligations and protect your brand and reputation.

Through the online website, or via mobile apps while on the move, business travelers have access to vital country risk information about the countries and regions they plan to visit. This up to date, valuable insight allows them to plan more effectively and stay safe when abroad.

Countries are rated from 1 (low risk) to 5 (high risk) according to daily assessments of a large number of risk factors which include:

- Street Crime
- Serious Crime
- Terrorism
- Kidnapping
- Civil unrest
- State impunity
- Espionage
- Corruptibility
- Armed conflict
24/7 Response, 365 Days a year

Not all crisis events can be prevented. Being prepared, with a clearly defined and communicated plan of response, ensures your travelers could work toward a swift and safe resolution if an incident occurred.

Should the worst happen, our clients can feel confident that they have provided their business travelers with access to an experienced operations team, available 24 hours a day, to assist with incidents.

Aon’s two Operations Center is accessible through one telephone number, unique to your company, which ensures all actions taken correspond to your Safe Travel Procedures.

For more information on how Aon Crisis Management’s WorldAware Team can protect your business please contact Aon Chicago at 312-381-3461 or email Aon Crisis Management at aon.crisis.management@aon.com
Crisis Management Consulting

Aon’s unique crisis management consulting team brings practical solutions to help clients understand how the crisis risks of Terrorism, Kidnap and Ransom, and Political Violence can impact their people, assets and operations by:

- Identifying and understanding these unfamiliar risks and impacts to make better risk vs. reward decisions
- Providing strategic advice to help our clients’ risk transfer decisions
- Conducting individual or portfolio level risk assessments to thoroughly understand your company’s current exposures to terrorism, political violence, kidnap and ransom or a broader security risk
- Providing unparalleled advice to determine the impact on people, operations and assets
- Creating a cost-benefit analysis and support tool for risk management and insurance decisions
The Aon Approach

Aon wraps around the peril, the insurance and the client to bring solutions that effectively limit exposure for our clients. Our Crisis Management Consulting team provides guidance on how organizations can sensibly avoid, accept or mitigate the crisis risks, and delivers solutions that help the client, broker and underwriter approach the risk management of terrorism, kidnap and ransom, or political violence in a more articulate, granular way.

For clients with exposures to high impact risks, Aon’s consulting team delivers practical solutions for client operations. Our team is experienced in providing strategic support to C-Suite and Risk managers. Organizations become more articulate about addressing risks if they understand the practical implications. The team provides solutions and guidance to enable these risks to be managed appropriately, and helps clients posture themselves effectively in unfamiliar environments.

Aon Toolbox

Research shows the ability to successfully manage crises events protects the Brand, Reputation and Balance Sheet. Demonstrating “good management” of risks and incidents can reduce insurance premiums as well as deliver lender and shareholder confidence in a project or company. Our consulting team can address everything from the global to the specific:

**Strategic Threat Assessment:** Deliver an objective view of the physical hazards affecting projects, operations or deployments providing transparency to focus effort to reduce exposure or, for example, to design an efficient terrorism risk transfer program.

**Site Specific Probable Maximum Loss (PML) Study:** Identify the worst case financial loss resulting from a high explosive terrorist event. Designed to guide insurance premiums and best practice resilience planning for a site.

**Physical Risk Management Review:** Measure the amount of resilience and protection (security) throughout your operational environment to deliver consistency and enhancement where necessary.

**Crisis Management Review:** Asses your crisis management plan and give appropriate protective guidance for employees by developing and embedding a robust, tried and tested team management approach. Focus can be specific (on safe travel management, or Senior Executives for example) or broader (looking at the strategic response to crisis events).

**Kidnap, Ransom, Extortion Planning:** Construct a planning and management structure to navigate these anxious and unfamiliar periods effectively.

For more information on how Aon Crisis Management’s Crisis Management Consulting Team can protect your business please contact Aon New York at 212-479-4118 or email Aon Crisis Management at aon.crisis.management@aon.com
Crisis Management
Claims Advocacy

Aon’s Crisis Management team includes dedicated claims management and legal advisory experts in the U.S., London and Bermuda.

Additional in-country claims support is coordinated locally to provide true global claims support for our clients. Our commitment to the claims process, along with the coordination between broking and claims helps utilize the leverage of Aon on behalf of our clients in a claims situation.
The Aon Approach

We are dedicated to expanding our integrated solutions to help our clients effectively and proactively manage risk in a changing and challenging global market.

The Aon Crisis Management team works with our Global Risk Consulting team in loss quantification and recovery. These professionals, comprising of forensic accountants, former FM Global adjusters and investigators are located in key business centers and are available at a moment’s notice to collaborate with the Crisis Management Claims Team to supervise data gathering, loss computation, documentation and presentation needs. The Aon Claims Preparation, Property Claims Advocacy and Valuations staff of 75 experts deliver an unparalleled level of expertise, experience and innovation to clients in the primary service areas of claims advocacy, claims preparation and pre-loss asset and business interruption valuation. Our services help lower the cost of risk and protect the bottom line as we work cooperatively and diligently to achieve client objectives.

Claims Preparation

Aon’s Claim Preparation Group helps risk managers recover property damage and business interruption losses with integrity and objectivity. We help simplify the process of quantifying and documenting losses so our clients can effectively manage loss resolution. We share our client’s goal of getting their business operational after a loss with minimum disruption. We help clients identify the scope of loss, analyze loss mitigation scenarios and review the repair or replacement cost options.

Asset Valuation

Reporting accurate asset values is critical to managing the total cost of a risk and will lead to expedited claims payments following a loss. Aon’s asset valuation experts provide a unique and cost-effective methodology for valuing assets for insurance purposes.

Business Interruption / Contingent Business Interruption Valuation

Quantifying and declaring values for business interruption (BI) and contingent business interruption (CBI) risks can be difficult and time-consuming. Aon’s experts can assist with the quantification of BI and CBI values allowing our clients to efficiently and accurately report these values to underwriters.

Exposure Valuation/Supply Chain Valuation

Leveraging our proprietary methodology, known as X-V Analysis®, Aon can help clients quantify supply chain risks, business interdependencies and interruption exposures. Empowered with quantifiable data, clients can pinpoint gaps in their property and business interruption insurance programs, gain efficiencies in insurance purchases, negotiate more effectively with underwriters and make informed decisions about the deployment of risk management resources.
The 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 include:

- A global, uniform approach.
- Full transparency in how we create and deliver solutions to clients.
- Personalized client promise plans based on each client’s needs and priorities.
- Accountability through the Aon Client Promise Survey and measurable scorecard.

To learn more

Aon professionals can provide organizations with the experience, tools and deep industry expertise required to ensure optimal risk management solutions for Crisis Management insurance. Contact us to learn more.

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