

Casualty Risk Solutions

For profitability, growth and continuity

Your Advantage with Aon

Every Aon client solution is backed by the full resources, industry experience and technical innovation of the world's leader in insurance and reinsurance broking.

Aon plc

- Leading global provider of risk management, insurance and reinsurance broking, and human resources solutions and outsourcing services
- 66,000 colleagues in more than 120 countries
- Honored as the world's best broker, best insurance intermediary, reinsurance intermediary, captive insurance company manager and best employee benefits consulting firm

Aon Risk Solutions

- Worldwide leader in risk advice and insurance broking
- Unmatched global network of offices
- Leading industry innovator
- Leading expertise in captive management and affinity programs
- Aon Global Risk Consulting (AGRC) claims and risk consulting

Aon Broking – National Casualty

- #1 or #2 broker to all major casualty carriers and markets in premium placed
- Growth and momentum among the largest client segment
- Industry thought leader in Casualty discipline: Steady pipeline of new client-centric tools, market facilities and coverage forms

Empower Results with Customized Solutions from Aon

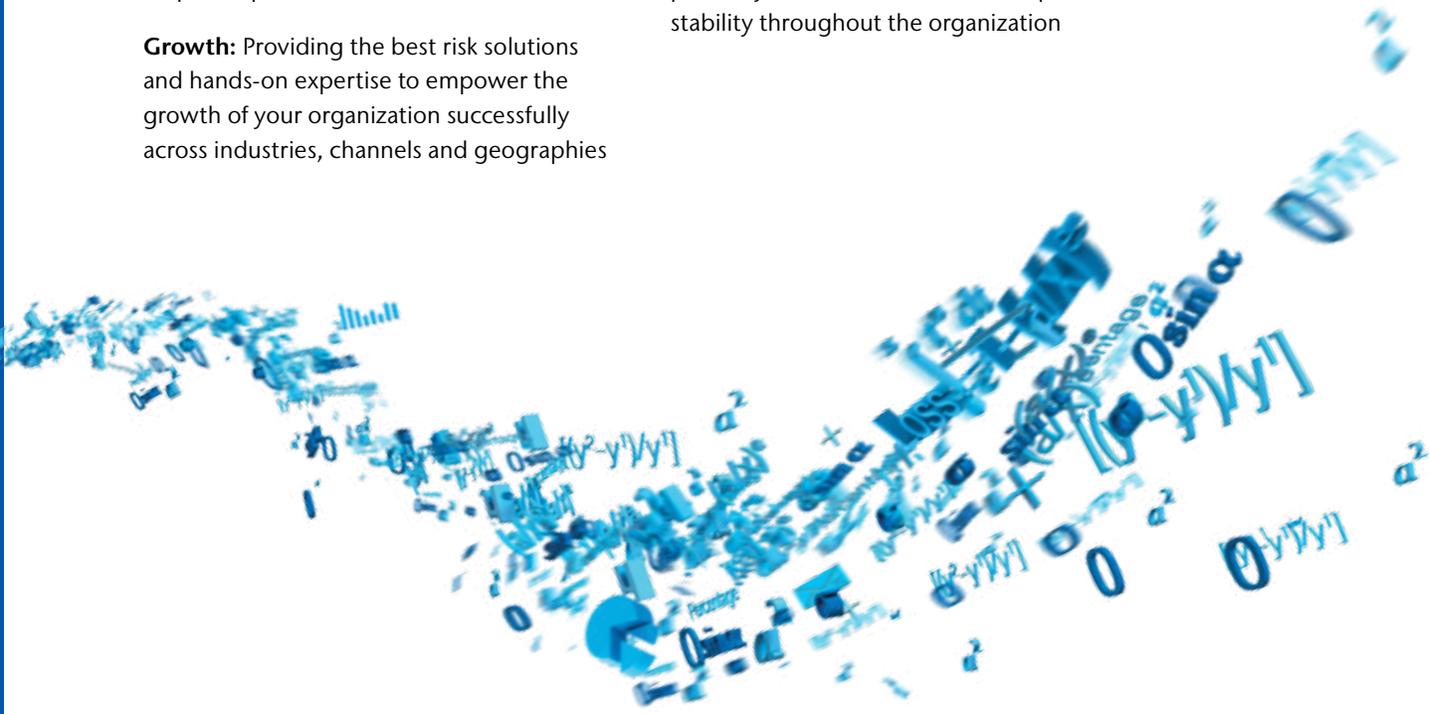
At Aon, we understand that no two clients are alike. How an organization responds to financial challenges, competitive pressures and market volatility depends on a unique set of capabilities, resources and business goals. At the same time, our extensive client research and business experience shows that every organization—regardless of size, industry or geography—counts profitability, growth and continuity as critical organizational objectives.

With innovative, cost-effective casualty risk programs, Aon can help you address these goals and more:

Profitability: Optimizing your cost, strategic support, risk transfer and use of capital in order to maximize profitability and empower performance

Growth: Providing the best risk solutions and hands-on expertise to empower the growth of your organization successfully across industries, channels and geographies

Continuity: Delivering post-loss support, better coverage and program designs, and regulatory compliance to reduce volatility, protect your balance sheet and empower stability throughout the organization



A Proactive and Unique Broking Model

Clients First

We take a fresh approach to casualty broking. A traditional industry broking model starts by submitting specifications and underwriting data to markets, receiving proposals, and negotiating from there. In contrast, at Aon, we start with you, the client. In advance of every placement we develop a deep understanding of your evolving risk profile, values, concerns, and objectives. Then we work in partnership with you to design the optimal program mix of risk mitigation, retention and transfer, and sell it to the marketplace and the best available capital providers. We remain focused on your goals rather than a “book” of business with a given carrier.

Personal and Customized Delivery

Our broking process is personal and customized. As brokers, we are directly accountable to clients for the broking process and results. We also negotiate directly with markets as part of a highly functional team, so there is no division among our broking team between “client-facing” versus “market-facing” team members. This level of client focus and transparency in our process helps ensure your message and objectives are clearly understood by the marketplace. Specialist team members assist with placements in London and continental Europe, Bermuda as well as other international geographies. We also avoid using outside wholesalers, except as necessary.

Industry and Product Specialization

Aon Casualty brokers specialize by client industry and by product expertise. We design client teams to link the best talent to the right client situations to get superior results without geographic or profit-center barriers. Firms that operate with a generalist model cannot be successful in negotiations with highly sophisticated markets as our business has become technically complex. Aon has advanced the casualty discipline through specialization and thought leadership.

Global Teamwork

Our broking model includes unparalleled global reach, with teams in London and Bermuda as well as most developed and developing countries. Our U.S.-based brokers work collaboratively with these teams to ensure the benefit of Aon’s global market presence for our clients. In addition to a leading level of communication across our broking team, our model also incorporates peer reviews of your program by our leadership to incorporate fresh perspectives.

Volatility Reduction

Our priority is to achieve continuous improvement in total cost of risk while helping to protect customers against volatility. Within our broader Aon Risk Solutions team, we partner with Aon Global Risk Consulting, industry leaders in claims, risk consulting, captive management and actuarial. Our global team of consultants is more than twice the size of our next competitor and our integration of analytical rigor and credentialed actuarial expertise into our casualty broking process is unique. Our patent pending Laser diagnostic tool evaluates continuous improvement opportunities across all aspects of casualty risk utilizing Aon's proprietary KPIs and benchmarks.

"Leveraging our industry-leading investment in data and analytics, we are transforming our broking capabilities to drive greater value to our clients through actionable insights."

Michael O'Connor,
CEO – Aon Risk Solutions



A Range of Solutions to Address Your Needs

U.S. Primary Casualty

Our U.S. team specializes in negotiation of all aspects of the primary program including coverage, pricing, structure and collateral. We partner with Aon's risk consultants working within our Laser diagnostic platform to help clients reduce total cost of risk. Credentialed actuaries collaborate with our brokers in robust collateral and risk financing negotiations, and provide more complex analytics around risk retention and optimal program designs. Our proprietary tools model state-of-the-art coverage benchmarks for each client, by industry.

Global Umbrella and Excess Liability

As part of a carefully orchestrated global team including specialists in London, Bermuda and other international geographies, our domestic Excess Casualty brokers help ensure industry-leading coverage and pricing without geographic or profit center constraints. Team members can identify and approach capital providers at advantageous access points based on your specific needs while clients benefit from Aon's global marketplace relationships.



Legal and Complex Claims

This dedicated team provides counsel and advocacy regarding a wide range of issues including contract drafting and interpretation that involve complex and contentious matters. By facilitating the resolution of coverage and claims disputes with carriers, we have secured billions of dollars of insurance recoveries for our clients. The team also assists Aon brokers and clients in risk assessment and program design. In addition, we have established formalized, defined protocols with our major markets to help speed resolution of complex claims via Aon's claims governance process.

Loss Portfolio Transactions

Aon's industry-leading Loss Portfolio Transactions (LPT) team creates distinctive customer value by structuring customized financial transactions for casualty loss portfolios for both legacy and prospective liabilities, supporting your business and financial objectives. We excel at developing, negotiating, and executing LPT transactions that create financial wins for clients. Client goals achieved may include reduced volatility of balance sheet reserves; facilitation of merger, divestiture or acquisition transactions; collateral reduction or elimination; or exit from self-insurance.

Collateral Advisory

We help you better manage the economics of collateral requirements related to loss-sensitive casualty insurance programs. Through our comprehensive

diagnostic process integrating broking, actuarial and credit expertise, Aon professionals review losses, analyze program structures and help assess credit risk to design customized solutions for specific collateral needs. As a result, you can benefit from less burdensome and costly collateral requirements.

Data & Analytics

Our Data & Analytics practice manages casualty broking data and develops analytical capabilities for the benefit of our clients. In addition to enhancing traditional benchmarking capabilities, this group is focused on leveraging data to build innovative tools to help clients understand the dynamics of the marketplace, the efficiency of insurance decisions, and the economic impact of changing program structures. To achieve these goals, the Data & Analytics team works closely with professionals throughout Aon including Aon Global Risk Consulting and the Aon Centre for Innovation & Analytics.

Excess Workers' Compensation

Our specialized team places Excess Workers' Compensation for self-insureds and Excess Indemnity for Non-Subscription, deploying uniquely strong coverage expertise in these specialized lines. Our services range from determining the best options for self-insurance of Workers' Compensation to the negotiation and placement of coverage. We have also created industry-leading coverage forms and analytical capabilities to support our customers' decisions.

Thought Leadership for Greater Value

We listen closely to our clients and as a result, we are the industry's thought leader and product innovator in the casualty discipline. We have introduced multiple new products, capabilities and coverage forms to the industry. For example, our pioneering Bermuda Shorts Form is now agreed by all major markets in Bermuda, helping to give our clients improved contract certainty and follow form coverage. We introduced our companion follow form excess policy in London, the Aon Shorts Form, providing the same client benefits.

In response to the challenge of onerous collateral requirements, we introduced our Zero Collateral Deductible program that helped clients maximize liquidity and unlock credit line capacity. Our Most Favorable Venue Punitive Damages Endorsement provides an alternative to offshore Punitive Wrap policies. As another example, Aon has successfully persuaded major markets to offer "Duty to Defend" coverage in excess liability forms.

Our Gold Standard claims administration evaluation process helps ensure fair and objective comparisons of all elements of best practices service and costs, including managed care and other fees.

Aon's Musculoskeletal Claims Validation service targets cumulative trauma or repetitive motion cases and helps determine whether causal factors are work-related.

Aon Laser enables organizations to gain casualty program insights from your own loss data, analyze it against industry (and internal) benchmarks, and identify where cost-saving opportunities lie. Laser "diagnoses" a range of casualty cost drivers through rigorous analytical tools, ultimately enabling better-informed decisions to identify areas for cost savings and opportunity. Laser offers an unrivaled combination of patent-pending TCOR analytical tools, benchmarking capabilities, and key performance indicators.

We have built exceptional analytical tools for casualty, including financial models to measure the potential collateral impact of changing carriers and to evaluate the effectiveness of tools such as Loss Portfolio Transfers. Our quote comparison model measures the financial differences of complex carrier quotations on a comprehensive and objective basis. We have also developed comprehensive casualty form comparison tools highlighting Aon's form requirements for our client placements.

Aon Inpoint

Aon Inpoint is dedicated to delivering value, insight and innovation through data, analytics, engagement, and consultancy services to insurers and/or reinsurers, across the full spectrum of insurance, reinsurance and capital markets.

Services include:

- Business Excellence
- Portfolio Opportunities
- Strategic Initiatives
- Operational Efficiency
- Claims Optimization

Aon GRIP

Aon Global Risk Insight Platform (Aon GRIPSM) is the world's leading global repository of global risk and insurance placement information. By providing fact-based insights into Aon's USD 141 billion in global premium flow, Aon GRIP helps our clients identify the best placement option, regardless of size, industry, coverage line or geography.



Aon GRIP represents:

1,350+
global carriers

More than
+67k
global clients

72
lines of business

185
client countries and growing...

More than
2.5M
opportunities to quote

**As of April 2015*

Market Relationships That Work for You

Aon places more premium into the global marketplace than any other firm. Our brokers have direct and regular access to senior leadership at major markets, helping us to develop the best solutions to address your specific needs, solve issues that arise, and advocate on your behalf in claims scenarios.

These strategic market relationships help us to negotiate superior pricing terms and conditions as well as coverage and claims recoveries for our clients. However, our strongest relationships are always with our clients in a client advocacy model. Our approach is very personal. There are no hand-offs between client-facing and carrier-facing personnel. Our brokers partner with you and work with the carriers so we can promote a clear understanding of your objectives in the marketplace and ensure results.

Aon Client Promise

The Aon Client Promise describes the way we work together with our clients, what they can expect from us, and the value we will deliver. It is our promise to ensure our clients receive value and personalized service based on their individual business needs. Comprised of five pillars – partnership, expertise, innovation, excellence, and results – the Aon Client Promise articulates the commitment we make to our clients.



Talk with Aon Today

Talk with your Aon representative today to find out how our innovative solutions can help you lower costs, maximize liquidity and protect your balance sheet.

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About Aon

Aon plc (NYSE:AON) is the leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 66,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative and effective risk and people solutions and through industry-leading global resources and technical expertise. Aon has been named repeatedly as the world's best broker, best insurance intermediary, best reinsurance intermediary, best captives manager, and best employee benefits consulting firm by multiple industry sources. Visit aon.com for more information on Aon and aon.com/manchesterunited to learn about Aon's global partnership with Manchester United.

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