

Aon Risk Solutions  
Aon Broking

# Environmental Solutions

Bridging the Gaps in  
Corporate Insurance Programs



Risk. Reinsurance. Human Resources.

**AON**  
Empower Results®

# An Expanding Universe of Environmental Liabilities

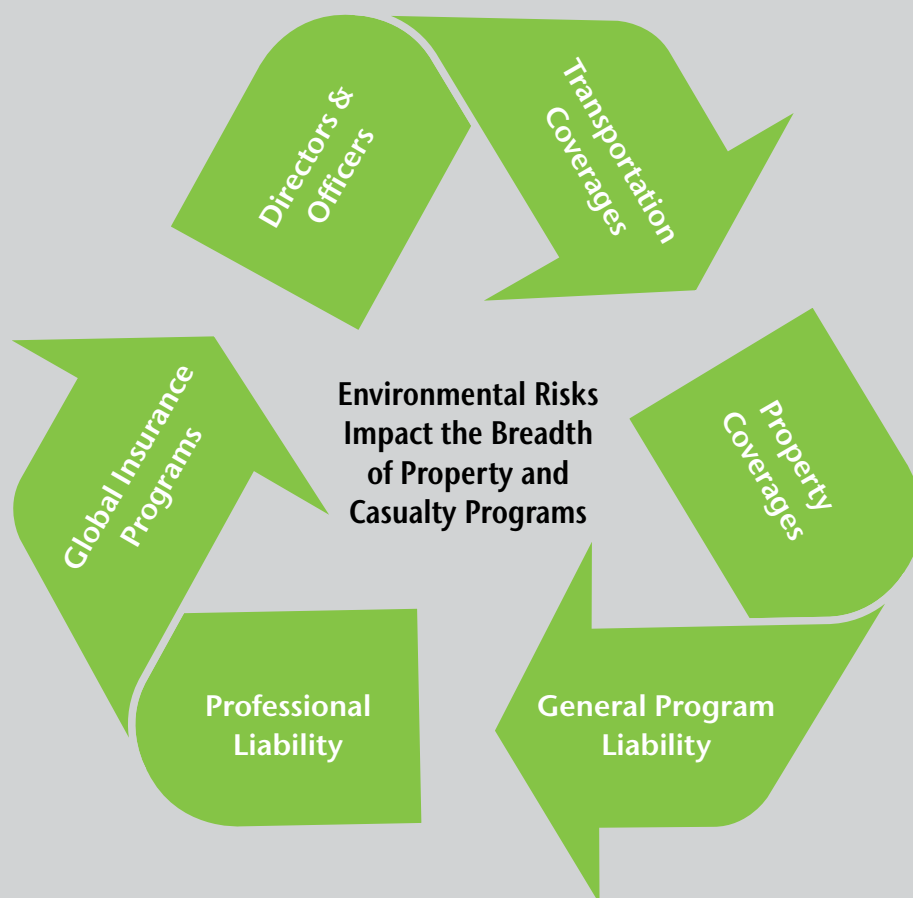
Catastrophic releases, new links between injury or illness and hazardous materials, climate change, natural disasters, increasing governmental regulation, and demands from stakeholder groups are just a few of the environmental liability risks that the C-Suite and risk managers confront every day.

- The focus of environmental risk management has necessarily expanded to include new and emerging issues such as bioterrorism, natural resources and biodiversity, global climate change, water resource management, disruption to supply chain, and sustainability.
- Failure to recognize and address the expanding universe of environmental liabilities can result in adverse impacts to an organization including how it is perceived by stakeholders and the general public.
- A single catastrophic environmental event may force an otherwise healthy company into financial peril or damage its reputation with current and potential investors, customers, employees, communities, regulators and other stakeholders.



# The Gaps in Corporate Insurance Programs

The number of companies purchasing environmental insurance, while increasing, remains low in the face of today's dynamic risks and the growing recognition of the limited degree of environmental protection offered by the standard property and casualty markets.





# Environmental Risk Solutions from the Most Experienced Team in the Industry

Aon Risk Solutions' Environmental specialists go beyond traditional brokerage activities to help assure that insurance and risk management programs meet the needs of clients on a global basis.

We are recognized by Fortune 500 corporations, private equity and M&A firms, insurance underwriters, and analysts as having the deepest bench strength and most expansive knowledge and relationships in the industry.

## **Our practice provides:**

- The industry's most experienced team of environmental insurance specialists, including over thirty professionals in the U.S. supplemented by an extensive international network
- Industry-recognized environmental experts including Ph.D.'s, environmental engineers, lawyers, and former underwriters and claims adjusters
- Expertise gained from serving thousands of clients in more than 120 countries
- The ability to understand and address your environmental risks through coordination among Aon's specialized practice groups, including Casualty, Construction, Energy, Health Care, Life Sciences, Mergers & Acquisitions, Property, Professional Liability, Real Estate, and Transportation and Logistics, among others
- Market-leading creative solutions, including Aon's Environmental Edge™ solution – designed to offer protection against catastrophic losses at the parent-company level including corporate “veil piercing” or successor liability and Aon's Environmental Risk Analysis – a risk quantification service that identifies and quantifies your environmental exposures

We do more than recommend insurance products. We negotiate and leverage our expertise and capabilities to build risk management solutions designed to meet your specific regulatory and business risk requirements.

# The Benefits of Working with Aon

Aon is unmatched in its experience in addressing all aspect of environmental risk. Our core strengths are demonstrated in the following areas of risk management services:

## **Risk Identification**

- Physical and operational reviews
- Retrospective, current and prospective liabilities
- Contract review and analysis

## **Risk Quantification**

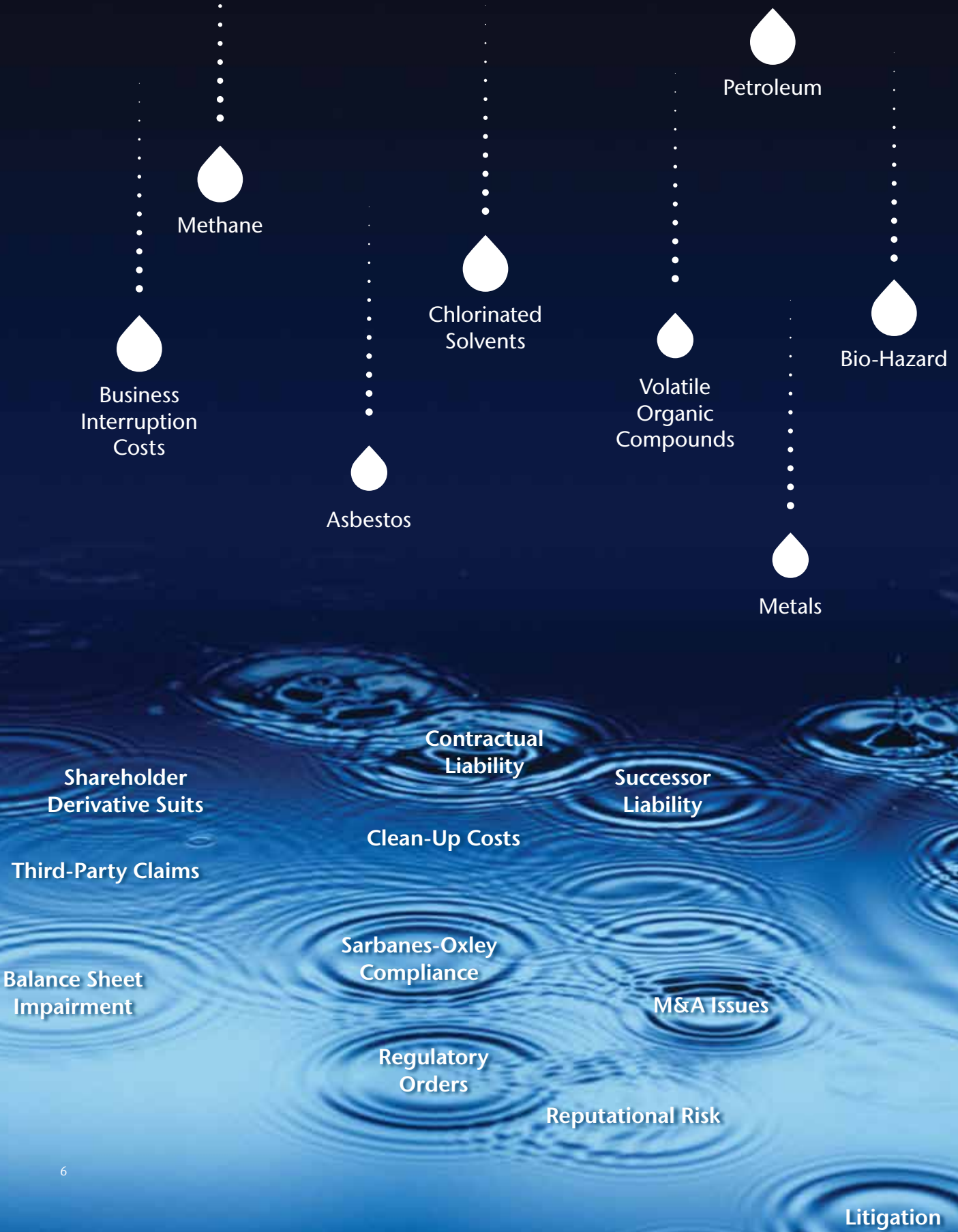
- Probabilistic model analysis
- Potential magnitude of loss
- Benchmark comparisons with industry peers

## **Risk Mitigation and Transfer**

- As applicable, manuscript coverage endorsements
- Risk financing options
- Claims/litigation, advocacy and negotiation assistance



# Exposures from Operations





# We Will Help You Bridge the Gaps

Aon Risk Solutions' Environmental Practice will help you address an expanding range of environmental risks across your organization and help to bridge the gaps in your insurance program. Based on our industry experience and expertise, Aon will provide guidance in navigating the challenging risk landscape you face today and help you anticipate and mitigate those which may confront your organization in the future.



# Consider an Environmental Risk Screening

We welcome the opportunity to meet with you and assist in the identification and analysis of risk as well as offer solutions to mitigate your organization's environmental risk. Our screening process is designed to identify vulnerabilities in your overall risk management strategy that require additional investigation or necessitate an adjustment in coverage, or that may present overlapping or unnecessary costs in your existing insurance programs.

Contact one of the following representatives today to learn more about environmental risk management solutions from the Aon Environmental team.

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