

Aon Environmental

Aon provides environmental insurance and risk management expertise through the Aon Environmental practice. Within Aon Environmental we specialize around industries and product lines, with industry experts in sectors such as; Real Estate, Construction, Manufacturing, Mining, Mergers & Acquisitions, Healthcare, and Financial Institutions.

Environmental insurance brokerage and risk management consulting requires specialized skills, knowledge and relationships not available universally in the broader insurance brokerage community. As an international provider of integrated environmental risk management services, Aon Environmental combines expertise in environmental engineering, law, management, underwriting, and claims/litigation support to provide unparalleled service in the industry. Our staff of dedicated professionals are located strategically across the globe.

In order to optimize the environmental risk management strategy of our clients, Aon Environmental will engage in the following:

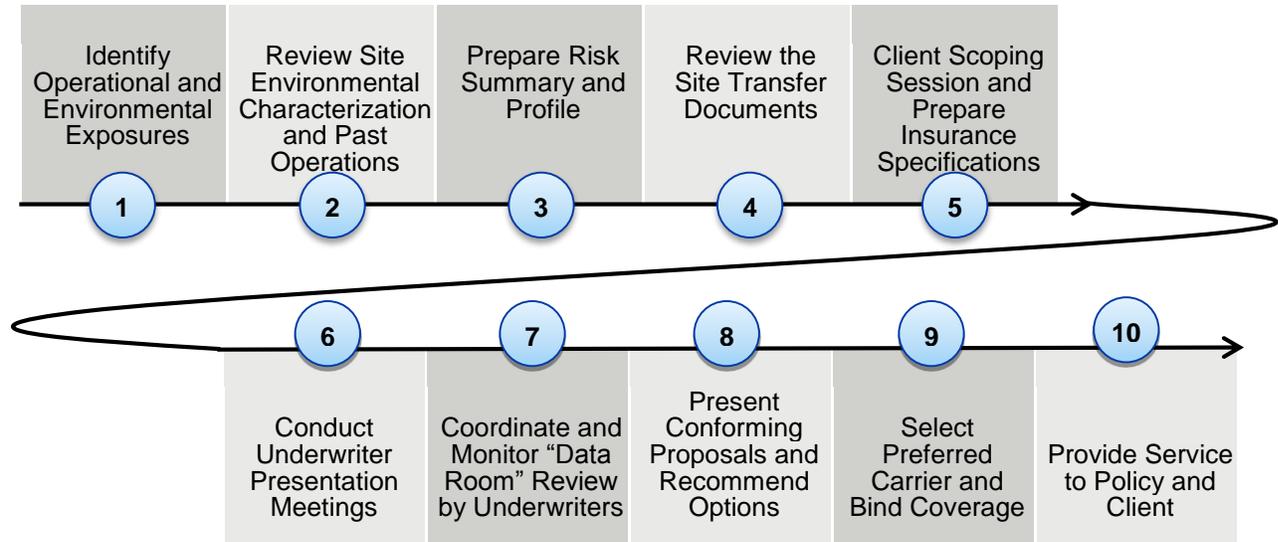
- Understand your business and its risk management objectives and enabling them to articulate your plan and requirements to insurers.
- Assist in developing creative, cost-effective program structures that provides protection from those risks that pose a threat to the continued success of your operations.
- Develop an effective strategy to market insurance programs aggressively with qualified insurance companies.
- Skillfully draft customized policies that protect your company's operations and financial results.
- Provide dedicated claims specialists to assure that complex or contested claims are resolved expeditiously and cost effectively.

Using a multi-disciplinary approach of engineering, legal, risk and claims management, Aon Environmental helps to identify exposures and assess various potential liabilities (bodily injury, property damage, natural resource damages, cleanup costs, defense costs, civil and criminal fines and penalties, etc.).

We recognize and believe that there is a critical strategy to follow in achieving the best risk management results for our clients. The key to Aon Environmental's strategy is collecting, evaluating, and providing complete and accurate information concerning all material environmental risks, establishing and maintaining relationships among the various parties involved, and achieving the goals and objectives of the insured. Where this is done, the risk management process will result in obtaining the optimal terms and conditions from qualified insurers. The team's superior technical skills, combined with market knowledge and relationships, assure that the best presentation of our clients' objectives will be achieved.



The key steps in our strategy typically include the following (the number of steps may vary depending on the client or type of project):



In addition to insurance strategies, Aon Environmental will also explore additional risk transfer options that may be available, including utilization of captives or other financial vehicles, contract modifications and procedural or operational changes. In most risks and transactions, the greatest improvements can be achieved by designing better contracts and implementing better risk-management programs, which can often be accomplished without significant increases in costs. The Aon Environmental team works closely with our clients to craft contract documents and develop risk management programs that make these types of transactions more cost efficient.

Claims

Aon Environmental provides a unique and dedicated resource for its clients, Claire Juliana JD, an industry veteran with nearly twenty years of environmental insurance and legal experience, to assist clients *before a loss* with analyzing environmental exposures, reviewing contracts and recommending policy language. Claire also assists clients with the development and implementation of best practices for claims management. When there is a claim, Claire is there to act as a client advocate, vigorously pursuing a fair, prompt and efficient claim resolution. Our claims advocacy strategy includes:

- 1) Obtaining a more thorough understanding of the circumstances of the claim
- 2) Reviewing any applicable reservation of rights, acceptance of coverage or any other correspondence from carriers and providing a suggested response to any such correspondence
- 3) Speaking directly with each of the respective carrier claim personnel in order to understand the carrier's strategy
- 4) Making recommendations regarding any such proposed claim resolution strategy
- 5) Monitoring claims and/or providing advocacy on our clients' behalf concerning any coverage issues, strategy concerns, payments difficulties or any other issues that might arise in the context of resolving the claims.



Government Regulators - The U.S. Environmental Protection Agency (EPA) and most State Environmental Departments are increasing their scrutiny of environmental compliance for all types of industry. Aon Environmental can assist clients in researching and developing strategies to deal with issues related to environmental compliance for Federal and State regulations, including required financial assurance requirements.

Conclusion

The expertise of Aon Environmental adds value to your organization, as we apply our skills to help you meet your risk management objectives:

Identify Risks

- Physical and operational reviews
- Past, Present and future view
- Contractual Analysis

Mitigate and or Transfer

- Manuscripted coverage
- Risk Financing Options
- Claims/Litigation assistance

Measure Risks

- Conduct probabilistic model analysis
- Magnitude of Loss potential
- Regulatory guidance and assistance

Aon Environmental is uniquely positioned to serve the insurance and risk management needs of our clients. As the world's most specialized environmental risk management consulting organization, we have the expertise, leverage and resources to meet and exceed your expectations.

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