Rail Practice

Offering more than 100 years of experience, knowledge and service
Innovative Solutions for the Rail Industry

Employee safety and claims...increased ridership in the face of declining revenues...implementing Positive Train Control...transportation of hazardous materials...safeguards against terrorism...compliance with the growing number of regulations and laws governing the rail industry.

These are just some of the issues you face every day in the rail industry. You need a strong, well-established and knowledgeable team of advisors who can help you address these industry-specific challenges as well as broader requirements involving insurance and risk management.

Aon Corporation is the leading global provider of risk management services, insurance and reinsurance brokerage, and human capital solutions and outsourcing. We offer you the resources of our Rail Practice to help you develop an integrated yet, flexible strategy.
We Understand Your Industry

Rail Practice team members are well experienced in helping Class I, Regional, Switching Operations, Terminals, Transit and Short Line Railroad clients find business solutions to their risk management and insurance placement needs.

Our Rail Practice offers more than 100 years of experience with the placement of hundreds of millions of dollars in railroad premium in the global insurance market.

Benefits of Working With Aon

Solutions backed by experience and leadership:
Aon subsidiaries and divisions serve clients in 120 countries and sovereignties, including more than 50 offices throughout the United States.

Unparalleled range of services:
Our Rail Practice provides services across a wide variety of areas including property, liability, Federal Employers Liability Act exposures, railroad protective liability, force account liability, pollution liability, directors’ and officers’ liability, business auto, commercial crime, inland transit, marine cargo, captive management, risk control engineering, claims advocacy and much more.

Industry expertise:
Our team is on top of current issues and events in the ever-changing railroad environment, and participates in ongoing education to further enhance our detailed knowledge of the industry’s evolution. We partner with our rail and rail-related clients to develop creative solutions for both existing and emerging industry concerns.

Our years of experience and global reputation for providing quality services have earned Aon Risk Solutions high standing with both the railroad industry risk-management community and the underwriters of rail-related business.

Client-focus:
We have earned a reputation for a steadfast focus on the client. With careful attention to detail, we ask the right questions to learn the intricacies of your risks. We work with you to conduct a careful assessment of your risk management needs, and create a customized program designed to protect your investment. Our vast global network of risk specialists and underwriters of rail-related exposures gives us a distinctive edge in preparing the most effective program for you.

Dedication and rapid response:
Urgent matters require immediate results and we apply tireless persistence when seeking the right business solutions for our clients. We take pride in delivering the superior quality services and products you expect, personalized to address your specific risks and risk-management objectives.
Capabilities and Client Services

Aon is unmatched in its demonstrated experience in all rail and rail-related exposures. Our proven core strengths include program design, risk control, claims advocacy and global expertise. Always looking for creative ways to better serve our clients, our rail professionals offer a wide selection of products and services.

Marketing and Servicing:
- Program design and marketing
- Risk identification and evaluation
- Strategic planning
- Form customization and writing
- Claims advocacy

Risk Control Services:
- Risk evaluation
- Risk and loss control advocacy
- Education

Analytical Services:
- Data management
- Loss forecasting
- Financial accruals and budgets
- Self-insurance, captive feasibility studies and other alternative risk financing options
- Risk bearing capacity analysis
- Global risk management consulting

Financial Services:
- Premium allocation
- Centralized accounting and finance administration
- Premium financing services

Aon Services
- Class I Railroads
- Regional Railroads
- Short Line Railroads
- Commuter Operations
- Transit Systems
- Scenic Railroad Operations
- Excursion Railroads
- Railroad Manufacturers
- Leasing Companies
- Equipment Rental Companies
- Additional Rail-Related Businesses
- Terminal Operations
- Switching Operations

The Aon Advantage

The unique interdependence of our colleagues, contacts and capabilities globally allows us to work together across our operations to design and deliver innovative solutions. Aon’s 69,000 professionals worldwide create long-term value for our clients through inspired and independent thinking and a commitment to delivering personalized business solutions.
The Aon Client Promise®

The Aon Client Promise framework includes the five pillars of our promise, a comprehensive training curriculum, and a robust methodology for ensuring a consistent client experience.

**Aon Client Promise**

Comprised of five pillars—partnership, expertise, innovation, excellence, and results—the Aon Client Promise articulates the commitment we make to our clients.

**Aon Client Promise Academy**

The Academy offers unique learning experiences focused on listening for and responding to client needs, building knowledge of the full breadth of Aon capabilities, and understanding the pillars of the Aon Client Promise.

**Aon Client Promise Methodology**

**Discover**

We will collaborate to understand both your near- and long-term business priorities, how we can add value to your organization, and help you respond to changing market dynamics.

**Develop**

We will jointly author a plan to define how we will work together during the year, outline our commitments to you, and define how we will measure our success.

**Deliver**

We will follow through on our plan, executing with excellence and tracking outcomes.

**Review**

We will seek your input on how we are doing both through informal feedback sessions and annual surveys.
Contacts
Atlanta
3565 Piedmont Road, NE
One Piedmont Center
Suite 700
Atlanta, GA 30305
404.261.3400

Baltimore
500 East Pratt Street
7th Floor
Baltimore, MD 21202
410.547.2800

Chicago
200 East Randolph Street
Chicago, IL 60601
312.381.4000

London
The Aon Centre
The Leadenhall Building
122 Leadenhall Street
London
EC3V 4AN
Tel: +44 (0)20 7623 5500

Bermuda
Aon House
30 Woodbourne Ave
Pembroke, HM 08
Bermuda
444.295.2220

About Aon
Aon plc (NYSE:AON) is a leading global provider of risk management, insurance brokerage and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 69,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative risk and people solutions. For further information on our capabilities and to learn how we empower results for clients, please visit: http://aon.mediaroom.com.

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