Disaster Mitigation and Response Services

As the world’s leading risk advisor, we offer our clients market-leading solutions and innovative approaches that help them recover and get back on track as quickly and efficiently as possible.

Below are critical pre- and post-loss services that Aon can deliver to clients to help them respond and recover after a disaster.

**Aon Global Rapid Response**

In the direct aftermath of a catastrophic natural disaster, organizations should have a disaster response plan in place to: 1) trigger disaster recovery plans to stabilize income streams and protect business operations and assets, and, 2) immediately and diligently determine the cause of loss and provide insurer(s) with a preliminary assessment of all loss and damage to ensure a suitable claim reserve is established and vital interim payments released.

Aon Rapid Response experts arrive on-site within 48-72 hours of the event, anywhere in the world. Once at the loss site, they will work to minimize the financial impact by documenting the loss and creating a claim foundation that will lead to an expedited recovery.

**Claims Preparation & Advocacy**

Aon claims experts act as the quarterback of your claim and ensure insurance company experts are accurately adjusting your loss. In the event the loss requires a long-term, on-site presence, our project managers are trained in leading the documentation of the claim from the loss site and providing periodic claim updates back to you in your corporate offices.

Aon’s claims advocacy team brings many years of experience, outstanding carrier relationships and best-in-class approaches to key activities, including management and selection of adjusters, reporting of losses to primary and excess market, response to coverage questions, seeking advance payments when appropriate and managing the claim process through to completion.

**Supply Chain Disruption**

The impact of Sandy spread well beyond the U.S. Northeast. Organizations worldwide are still feeling the impact of the super storm. The inability to source goods from vendors or deliver products to customers, along with workforce interruptions and a general shutdown of major metropolitan areas can have a potentially significant negative and lasting financial and brand impact to an organization.

Aon experts are helping clients execute alternative sourcing plans created prior to the storm as well as working to document the financial impact on the supply chain.
chain and provide insurer(s) with a preliminary assessment of all loss and
damage. Our experts can untangle business dependencies on key assets,
including tangible products and facilities and intangible ones, such as brand and
intellectual property. We also assist with claim management and with a view to
minimizing loss following an event.

**Business Interruption and Exposure Valuation**

Due to the complexities inherent in many businesses, quantifying and declaring
values for business interruption risk can be difficult and time-consuming. Our
team’s capabilities include both high-level and detailed reviews of company
financials, evaluating the business interruption declared values on a per location
basis to ensure the most appropriate premium levels.

Through detailed analysis of pertinent financial statements, our certified forensic
accountants will deconstruct the loss and determine the period of indemnity,
calculate loss of profits as they relate to the physical damages, and identify any
continuing and extra expenses that would not have been incurred had it not been
for the loss. We can also provide mitigation options, including potential
alternative sites, to reduce the financial impact of various events.

**Asset Valuation**

Reporting accurate asset values is critical to managing total cost of risk and will
lead to expedited claims payments following a loss. Our team provides a unique
and cost-effective methodology for valuing assets for insurance purposes.

**Business Continuity Management**

Having clear, actionable plans in place – before an event – can help your
organization protect staff and guests, minimize property damage and recover as
quickly as possible. An effective preparedness and response plan should include
critical action steps addressing activities before, during and after a storm.

Aon’s *Continuity Blueprint* methodology reduces deployment and activation time when compared with other
planning methodologies. Our methodology produces plans that are concise, substantive and lasting. The final
work product becomes management’s plan of key actions, responsibilities and benchmarks necessary to
respond to incidents.

**Crisis Consulting**

Organizations that introduce robust crisis management plans ahead of a potential incident occurring increase their
resilience, which helps protect their shareholder value. Aon creates innovative, bespoke solutions, delivered
through a combination of insurance market expertise and risk management strategy to help protect your people,
assets and brand.

Aon’s Operations Centers are available 24/7, 365 days a year. Operated by experienced consultants, the centers
provide secure, confidential, integrated communications and incident management.
Environmental Response

Impacts of a large-scale water inundation may range from fuel and chemical releases from storage tanks to long-term indoor air quality issues including microbial infestations. Coverage for environmental events derived from pollution specific insurance policies is often overlooked with a focus on areas of more obvious and typically larger loss. Aon Environmental Services group has dedicated claims resources to provide guidance related to reporting requirements under client specific programs, assist in alerting carriers of potential claims and providing assistance in mobilizing carrier resources related to environmental loss.

ImpactOnDemand®

The best disaster reaction is fact-based disaster preparedness. ImpactOnDemand enables clients to visualize and quantify their exposures to risk, in addition to performing sophisticated, detailed data analysis that drives insightful business decisions. The platform assists clients in global individual risk mapping, pre-binding underwriting analysis, risk driver analysis, claims planning and preparedness, post-catastrophe analysis, identifying exposure accumulations around terrorist targets, and a host of other functions.

About Aon

Aon plc is a leading global provider of risk management, insurance brokerage and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 72,000 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 www.aon.com.