Aon Casualty Risk Control Solutions for General Industries
Unparalleled Experience and Knowledge

With an average of over 20 years of safety experience per consulting staff member, Aon is the recognized leader in risk mitigation and insurance solutions for all commercial industries.

Our clients represent all sectors of business, including financial institutions, manufacturing, wholesale distributors, healthcare, transportation, retailers, business services, construction, agriculture, energy and utilities, municipalities, hospitality, risk mitigation and restaurants. Aon provides current, relevant solutions for each industry as our risk control practitioners stay informed on the latest developments and current regulatory issues.

As a result, Aon’s Casualty Risk Consulting team has the experience and ability to develop customized solutions to address the challenges of managing pre-loss and post-loss risks associated with commercial operations today across the full life cycle of a business.

Aon Client Promise® Platform

The Aon Client Promise® platform is our continuous improvement model to discover, develop, deliver and review the success of our solutions for the benefit of our clients.

The Aon Client Promise® platform ensures a thoughtful and thorough approach is taken to align our client goals and needs with targeted solutions, with the overall goal of continuous improvement and total cost of risk reduction (TCoR).

Aon offers a variety of solutions to our clients that are tailored to meet the unique organizational exposures of industries. Aon’s risk control services are designed to address occupational safety program development, ergonomics, OSHA compliance, employee training, general liability, product and fleet safety.

Discover

Thoughtful approach to align client needs with prescriptive solutions
- Casualty data analytics
- Loss profile review
- Diagnostic of programs and protocols

Develop

Agreed upon road map to reduce Total Cost of Risk of your organization
- KPI design
- Data collection redesign
- Strategic action plan

Deliver

Deliver effective and sustainable pre- and post-loss solutions
- Safety program development
- Safety culture improvement
- Regulatory support
- Training
- Return to work

Review

Measure performance, demonstrate ROI and value, re-assess and re-engage based on performance
- Metrics review
- Spectrum analytics
- Leading and lagging indicators
Custom Solutions with a Multi-Disciplinary Approach

One of the challenges facing organizations is the ability to harness resources and maximize the value of multi-disciplinary teams to develop and implement business strategies. Finance, operations, legal, safety, sales, and human resource teams must work collectively to maximize business results.

Aon facilitates the identification of risk, development of solutions options, and deployment of resources to effectively implement selected solutions, and measure performance to allow for continual improvement.

Aon has a diverse team of risk control specialists to address traditional and emerging risks associated with the production, distribution and utilization of your products and services. Our comprehensive range of solutions are designed to minimize cost and assist in the reduction of injury – employee and third parties. We can quantify your portfolio of risk, design practical solutions, optimize capital allocation, measure results, reduce volatility, improve quality and build workforce commitment. Our philosophy is a simple one – with proper planning and risk identification, followed by sustainable prevention strategies, risk can be minimized, thus reducing volatility for the business.

Safety Consultation Services
- Safety program design
- Safety program assessments
- Safety policy and procedure development
- Loss analysis, trending and benchmarking
- Regulatory assistance
- Safety committee facilitation and training
- Contractor safety

General and Product Liability
- Premises operations assessments
- Slip/trip/fall management
- Product liability assessments and recommendations
- Mock scenarios for product liability response

Safety Training
- Training for all levels of employee
- eLearning platform
- Multi-lingual course offerings

Ergonomics Consulting
- Program evaluation and development
- Job and risk analysis
- Workstation process analysis and design
- Employee/engineering/management training

Safety Management Systems
- Safety culture assessment
- Safety culture enhancement
- Behavior based safety
- ISO 45001 evaluations
- Safety management system development
- Leadership and transformational safety

Fleet Safety Services
- Program audits
- Department of Transportation (DOT) assistance
- High risk driver management
- Technology/training vendor selection guidance
- Policy and procedure document development

Data Analytics
- Casualty Analytics – Powered by Laser™
- Laser™
- Spectrum™
- Custom dashboards

Industry, Technical and Global Span

Aon’s team of risk control consultants bring a wide variety of skills, industry expertise, technical excellence, and global reach to assist in reducing TCoR for your organization. Aon consultants dedicated to both industry specialization and specific subject matter expertise are located throughout the world.
Unparalleled Access to Data

Aon’s Global Risk Consulting team provides clients with risk evaluation and mitigation strategies to address exposures to loss. We customize each engagement to our client’s needs to ensure solutions impact the overall TCoR for the organization. Aon assists clients in managing loss exposures and minimizing potential risks while helping to build a safer work environment.

Casualty Laser™

Launched in 2011, and with industry-specific metrics introduced in 2016, Aon Casualty Laser™ is the flagship of our series of data analytics approaches and is typically used for organizations with casualty loss picks of $5 million or more. Now with over $9 Billion in accumulated loss data, the Casualty Laser™ is conducted primarily for Workers’ Compensation (WC), but includes benchmarks and analyses of Automobile Liability (AL) and General Liability (GL) lines as well. Client loss and payment information is compared to over 90 industry and proprietary benchmarks, with cost savings estimates projected by specific initiative or solution. In addition to commonly-used loss analyses by injury type, location, etc., we examine additional elements such as payment patterns, litigation trends, disability elements and catastrophic claim rates.

Casualty Analytics Powered by Laser™

This study includes many of the same analyses as Laser™, but without the payment transaction elements and corresponding indicators of cost leakage. Casualty Analytics Powered by Laser™ delivers over 20 pre and post loss benchmark metrics and a graphical representation of loss trends and requires only a detailed loss run for completion. This is appropriate for organizations with loss picks between $500,000 and $5,000,000. The output is WC oriented, although AL and GL can be included.

Aon Spectrum Analytics™

Leveraging the wealth of data and insights accrued in our proprietary Casualty Laser database, in 2017 Aon introduced the Aon Spectrum Analytics™ platform, an innovative benchmarking tool that provides clients with an unparalleled – and interactive – view of key loss prevention and claims management performance indicators and cost drivers. Using an interactive dashboard, clients can perform virtual benchmarking of their operations, easily comparing KPIs between regions, locations and even occupations, resulting in the identification of problem areas within minutes.

This combination of proprietary benchmarking and advisory services creates an unparalleled next step in leveraging data to manage your loss costs, by far the largest single element of Workers’ Compensation TCoR.

Safety Performance Dashboards

Client-specific dashboards are designed to provide a compelling visual display of critical metrics of safety performance. Organizational culture is incorporated into the design of appropriate metrics and the output is an organizationally focused snapshot of safety performance – providing stakeholders with the necessary actionable data to identify improvement opportunities and measure progress toward goals.
Consultative Services

Safety Assessments
Aon leverages our risk control experience to evaluate injury prevention and risk control program elements (e.g. the Safety Management System). The risk assessment may include a review of cost drivers, incident investigation protocols, safety audit processes, cost allocation methods, safety program and training implementation, safety leadership development, OSHA compliance programs, contractor safety and evaluation of high hazard operations. Findings are benchmarked against best practices and opportunities for improvement are identified. Aon then collaborates with client leadership to develop strategies that directly improve operational and client financial performance.

Safety Program Development
Aon consultants assist clients in the evaluation and development of safety programs that are specific to your risk profile, including employee and supervisory training programs, investigation protocols, program and training documentation, safety communications, return-to-work procedures, safety inspections, OSHA regulatory assistance, safety committee effectiveness, and support for district or regional team conferences. Aon will help draft injury prevention policies and programs on a variety of topics including:
- Incident investigation
- Ergonomics injury prevention
- Incident reporting
- Facility inspections

Our team will create the necessary job aids or tools to promote the successful implementation of the policy and programs:
- Training materials
- Operational and supervisory key performance indicators for safety
- Reporting forms
- Inspection checklists
- Supervisory tools

Construction and Contractor Safety Management
Often leveraged during facility expansions, renovations and/or new product launch, Aon’s subject matter experts in construction safety assist clients in safety pre-planning, interactions with contractors, supervisor training, accountability programs and periodic site reviews.

Slip, Trip, and Fall Prevention
Slip, trip, and fall (STF) incidents are often one of the leading causes of loss for workplace injuries across any industry type. Aon’s Stay Afoot Program is an STF cost mitigation tool that assists organizations in any industry with reducing TCoR.

Aon’s Stay Afoot Program begins with data analytics to understand cost and frequency drivers, including tasks, activities, behavioral trends, common causes, impacted employee demographics, and variances by location/operation. Once the data is well understood, Aon then performs a customized STF program review consisting of the following elements:

- Physical workplace reviews of a representative sample of locations
- Aon Stay Afoot Safety Management System Review that includes:
  - Floor cleaning, maintenance, design and change management,
  - Elevated work assessment and risk reduction (ladder use, aerial lifts, work on roofs or other unprotected platforms, etc.),
  - Housekeeping and self-inspection programs,
  - Spill and hazard reporting and response mitigation,
  - Incident investigation – with a focus towards STF incidents,
  - Weather preparedness – snow, ice and rain in parking lots, walkways and entry ways, mat selection and placement etc.,
  - Accountabilities and recognition, and
  - Use of leading indicator information obtained from established processes and informal sources – completed self-inspections, employee safety talks, near miss reporting.
OSHA Compliance
Aon assists clients with the evaluation and correction of compliance/regulatory requirements specific to identified Standards. We assist with development of written compliance programs, employee training, documentation and will conduct pre-audit assessments of facilities and design regulatory inspection guidelines. We also offer OSHA Outreach 10 and 30 Hour Training in both General Industry and Construction.

Safety Department Assessment
Formal evaluations of safety organizational effectiveness, staffing levels, and skill requirements. Assessments outline current organizational strengths and weaknesses and provide a roadmap for organizational improvement, often including KPIs focused on reduction of workers’ compensation costs.

Safety Toolbox
Specifically designed for organizations without a full-time safety professional, this process and methodology engages workers to actively promote daily risk reduction activities targeted at the types of incidents driving WC. It is designed to educate, measure and sustain safety and health activities by both managers and worker participants through a series of visits with designated “Safety Champions”, progressively expanding the Champions’ knowledge base, program maturity and sustainability of the program. Elements address the risk reduction process necessities including:

- Management and worker responsibilities
- One-on-one coaching to engage workers, management and team members
- Safety committee activities
- Self-inspections to identify and correct hazards
- Incident reporting and investigating
- Return-to-work strategies
- Activity and performance metrics to measure sustain ability and results

<table>
<thead>
<tr>
<th>Safety Assessment</th>
<th>Date of Assessment</th>
<th>Full STEB AV</th>
<th>2nd STEB AV</th>
<th>3rd STEB AV</th>
<th>Self Assessment</th>
<th>4th STEB AV</th>
<th>Travel Summary, Workshops, documents, or source of data</th>
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<td>Injury Reporting Long Time into 12 Months</td>
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<tr>
<td>Department Self-inspection</td>
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<tr>
<td>Consecutive Actions from Incidents</td>
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<tr>
<td>Assignments for Hazards &amp; Responsibilities</td>
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<td>Yellow</td>
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<td>Green</td>
<td>Green</td>
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</tr>
</tbody>
</table>

Training and Education
Aon offers training solutions that are flexible and customized to meet the needs of many industries. Training programs can be tailored for all layers of an organization to include upper/middle management, front-line supervisors, fixed base and lone worker employees. Training programs can be performed in-person by one of Aon’s consultants or can be offered through an e-learning platform available to Aon clients. Our goal is to provide the most effective resources to clients that increase safety awareness and knowledge of occupational safety and health guidelines.

On-site and Web-based Training
Training performed by Aon’s Global Risk Consultants addresses specific hazards found within an organization and the safety techniques/procedures recommended maintain a safe workplace. These services can be delivered on-site or via webinar. Exposures covered can include regulatory and safety management topics: slip/trip/falls, ergonomics and incident investigation techniques (as examples). In addition, Aon consultants can provide OSHA 10 and 30-hour instruction recognized by the Department of Labor.

Additionally, Aon provides training for operational supervisors and safety managers to prepare and improve their safety management skills, such as:

- Communicating expectations
- Conducting pre-shift safety observations
- Leading safety discussions
- Hazard recognition and corrective action
- Responding to employee safety concerns
- Conducting incident investigations
- Giving and receiving feedback to reinforce safe behaviors or correct unsafe behaviors

E-Learning Partnership
Aon’s strategic partnership with SafetySkills allows us to offer online learning for our clients. Over 500 courses are available encompassing 350 topics available at a reduced fee structure. Many of the courses are available in multiple languages and include customization for US Federal, CalOSHA and Canadian regulations.

Training sessions are self-paced and offered in multiple languages to accommodate the most diverse workforces. The user-friendly platform allows Aon clients to deliver required training via desktop or mobile device anywhere in the world.
Safety Leadership

Safety Culture Improvement—SCI
Aon has made significant investments in processes for analyzing our clients’ safety management systems and culture. Our Safety Culture Improvement (SCI) process uses a continual improvement model. Aon’s SCI is built around a six-module approach to drive safety management enhancement. These modules include the following:

- **ISO 45001 Alignment**
- **The Six Module Process**
- **Safety Culture Assessment**
- **Leadership and Transformational Safety**
- **Behavior Based Safety**
- **Safety Management System Configuration**

Assessments and Perception Surveys
Aon conducts perception surveys to obtain feedback on past/current performance and/or information for future direction. Perception surveys can be used far beyond just gathering information. They identify gaps between what is stated, intended and what is practiced; highlight differences between management and employees’ understandings; provide an opportunity to connect and involve employees; encourage employees to provide feedback to management; and determine where current programs work and where they fall short of expectations. Aon can design, administer, and correlate data to provide meaningful feedback to the organization.

Safety Behavior Observations
Aon will identify leading and lagging metrics associated with operational improvement opportunities within your organization. A behavioral safety implementation is designed to blend into the culture of your organization:

- Coaching and observation process with benchmarks, focus on achievement and positive reinforcement, and establishment of a model of continual improvement
- Data tracking of observation suggestions and advisement of possible solutions
- Improvement solutions based on aggregate results and individual comments from employee perception surveys
- Education encompassing safety leadership, supervisor and employee observation skills, communication techniques and feedback skills
- Metrics tailored and aligned with your organizational objectives

Leadership and Transformational Safety
Aon can assist in diagnosing the current state of safety leadership and develop a roadmap to continually improve senior leadership’s role within this effort:

- Evaluation of organizational behavior, ethics and integrity
- Interviews with managers and leaders including assessments of their individual leadership styles
- Establishment of organizational safety charter
- Creation of individual safety development plans
- Creation of a model of transformational leadership leading to a highly reliable organization

ISO 45001 Alignment
Evaluation of current safety management efforts and alignment of activities with ISO 45001 is another service offered by Aon. This service provides clients with a specific gap assessment of the following:

- Safety leadership
- Employee engagement in safety
- Alignment of safety with organizational objectives
- The planning of safety
- The support for safety
- The operations of safety
- The organization of safety
- Performance evaluation metrics and process
- Corrective action tracking and improvement plans

Our consultants will develop action plans to improve the effectiveness of each element and maintain a functional 45001 safety management system.

Key Performance Indicators
Key Performance Indicators (KPIs) design for safety accountability—An evaluation of responsibility and accountability systems and the identification of metrics which will sustain improvement within an organization. Our rigorous approach to developing KPIs involves evaluating the operation, identifying the actions and activities that must be undertaken to reduce risk, and working with supervisors to create means of achieving these actions.
Ergonomic Consultation

Ergonomic assistance and program development addresses the specific exposures related to many industries. Areas covered in our best practice model include: ergonomic hazard identification, problem solving teams, standard procedure creation and implementation, behavior observations, post injury claim validation, workstation design analysis, and management-associate ergonomic awareness training.

Fact-based Information—Directs Solution and Improves Results

The ability to leverage objective data allows us to guide our clients’ decision-making process related to risk elimination and mitigation. Using technology our ergonomics professionals will leverage facts rather than rely on opinions to guide business decisions. These leading indicators position our industry partners to influence human performance before the claim cycle is engaged.

Assessment

Our industry leading ergonomic team drives client improvement by identifying the vital few physical tasks and activities contributing to the greatest share of TCoR and can assist with the implementation of a variety of pre and post injury solutions. Our Board Certified Professional Ergonomists have extensive experience and will assist organizations to validate ergonomic risk factors and physical demands of a job by using quantified ergonomic exposures using a variety of tools like:

- University of Michigan 3D Static Strength Prediction Program,
- Human CAD Virtual Design and analysis,
- Electromyography (EMG) testing,
- Aon Ergonomic Design Guidelines, and
- EQuIP® Ergonomic Quantification and Improvement Process Tool.

EQuIP®—Ergonomic Quantification and Improvement Tool

Aon’s ergonomists have assessed risks in nearly every business sector or industry. One of our tools available to quantify the risk is Aon’s proprietary EQuIP® evaluation.

This tool is used to validate and quantify ergonomic exposures, provide a platform for the evaluation of potential improvements, and document reduced ergonomics injury risk via rescoring of exposures. EQuIP® is a risk factor screening tool that will quantify the exposures of frequency, force and material handling of specific tasks and activities. The tool also has an age-related feature which will automatically re-calculate the risk rating to accommodate for an aging workforce demographic. Once trained in its use, client employees (i.e. safety teams, process leaders) can conduct risk assessments in-house. The assessment output is displayed intuitively and prompts clients to target efforts on solution implementation. This is the next level of ergonomic evaluation and risk quantification for soft-tissue injuries in the workplace.

The EQuIP® is specifically designed for individuals or teams with limited formal training and exposure to ergonomics, and promotes practical field experience. Results include:

- A focus on root cause and solution development
- Ability for staff to conduct consistent evaluations for a variety of locations, departments and tasks
- Consistency in comparing job tasks and exposures in a concise and orderly format
- Ability to prioritize resources for improvement projects
- Identification of age-related priority for organizations with an aging workforce
- Assistance in solution implementation
Wearable Technology Produces Objective Data

Dynamic Muscle Force Based Measurement Equipment

Advanced Exposure Analysis and Mitigation

3D Modeling

Dynamic force based measurement equipment can be used to collect force information on the various muscle groups while performing normal work activities. As muscles contract, microvolt level electrical signals are created within the muscle can be measured from the surface of the body. This process of measuring muscle activity from the skin is referred to as surface electromyography (sEMG). Surface electromyography allows our team of ergonomists a method to collect data with improved accuracy and precision. Data collected by sEMG includes:

- Average muscle force levels,
- Peak muscle exertions,
- Where in a task these forces occur,
- Overall muscle effort, and
- Potential localized muscle fatigue analysis.

For decades sEMG has been used in laboratory settings to provide this information, however recent advances in technology have made real world sEMG measurement more practical. Aon’s team of Certified Professional Ergonomists can apply sEMG, goniometry, and three dimension biomechanical analysis to a variety of job tasks producing the information necessary to drive solution development and reduce risk of injury. The application of this technology allows clients to identify and prioritize the critical activities in need of ergonomic improvement, provide information to make business decisions regarding ergonomic redesign.

We apply specific tools and problem-solving methods to quantify existing risk factors and provide solutions to reduce the risk for musculoskeletal injury. Tools available include:

- NIOSH Lifting Equation
- Maximum Acceptable Weights and Forces (Liberty Mutual Snook Tables)
- 3D Static Strength Prediction Program
- Strain Index
- Electromyography (EMG)
- HumanCAD

Methods include:

- Continuous improvement models – Define, assess, implement, monitor, control
- Six – sigma and statistical analysis
- Kaizen events
- 5S
- Time and motion studies
- Client-specific quality programs

Aon’s use of 3D modeling software allows our consultants to estimate risk of injury based on the physical components of the task and the individual. This data is essential for determining the application of resources in the pre-injury phase.

Modeling also allows our consultants to provide a visual representation and relative risk of future solution options with limited capital expense. This service also supports ergonomic review in the design-phase lowering costs associated with injury and retrofit of the work area following claims or complaints.

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Ergonomic Design Guidelines and Engineer Training
Aon has developed documented parameters for application when retrofitting or designing new processes or tasks. Combined with training for manufacturing engineers, this information is used during the planning and design phases of projects to explore options available to eliminate or minimize risk factors. Parameters include anthropometric (physiological, gender, and population percentile) data points to consider like:

### Work Sampling Analysis Process for Reach Zones

<table>
<thead>
<tr>
<th>Optimal Design Criteria</th>
<th>Design Guideline</th>
<th>Design Goal</th>
<th>Right Hand Observations</th>
<th>Left Hand Observations</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Primary Reach Zone</td>
<td>≤ 9 inches (22.86 cm)</td>
<td>&gt;50%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Secondary Reach Zone</td>
<td>9 to ≤14 inches (22.8 to 35.5 cm)</td>
<td>&lt;30%</td>
<td></td>
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</tr>
<tr>
<td>3 Rare Reach Zone</td>
<td>&gt;14 ≤ 24 inches (38 to 61cm)</td>
<td>&lt;15%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Very Rare Reach Zone</td>
<td>&gt;24 inches (&gt;61cm)</td>
<td>&lt;5%</td>
<td></td>
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</tbody>
</table>

Lean Manufacturing Support and Optimizing Human Performance
Aon integrates ergonomics into Kaizen events with the objective to positively impact overall operational human performance of a manufacturing system that relies on workers to perform the majority of tasks. This approach addresses:

- Safety metrics
- Productivity goals
- Quality enhancements

Common types of projects:
- Ergonomic accelerated improvement concept and workshops
- Ergonomic subject expert training (Supports 3P Kaizen Process)
- Site-wide risk assessments, risk prioritization mapping and solution development
- Ergonomics engineering assessment with productivity measurement impacts

Job Safety Analysis
A job safety analysis can be defined as the systemic approach to evaluating a job, determining the safe work practices that must be followed to complete the job in the lowest risk state possible; and delineating these steps in a chronological manner. Our methodology includes:

1. Working with a cross-functional team to identify the risks associated with the job,
2. Conducting a risk assessment to prioritize those hazards that present the greatest risk and exceed the organizational appetite for risk,
3. Developing the safe work practices and how they are to be achieved, and
4. Re-scoring the risk assessment to determine the amount of risk reduction that has been achieved.

JSA’s are a validated safety fundamental that, when executed properly, creates high-achieving safety performance.
Our clients’ businesses are organized in a variety of ways – centralized, decentralized, with minimal or direct oversight. Regardless of the structure, many functional roles exist and resources are needed to execute and fulfill the defined objectives. The mitigation of ergonomic-related incidents is no different as a diverse range of skill sets are required to accomplish the overarching goals of a pre- and post-loss strategy.

Aon’s Casualty Risk Control consultants work with clients to customize action plans and complete the defined strategies. Our team provides customized communication campaigns, creates and delivers training program materials with supporting documentation, conducts claim validation studies and builds a framework for integrated occupational/non-occupational programs which include elements for employee well-being and aging worker demographics.

**Return to Work Programs—RTW**
Aon delivers a comprehensive solution to assess existing practices and implement best practices which increase the effectiveness of an organization’s Return to Work program and coordination of key overlapping triggers. Policies, procedures and practices are reviewed and enhanced to align corporate strategies related to injury management and industry best practices which support operational production and compliance in an effective manner. The framework also assesses overlapping triggers for STD, LTD, FMLA, ADA and LOA considerations. Incorporation of documented Physical Demands Analyses (previously identified) produces best in class Transitional Duty Programs.

**Musculoskeletal Claim Validation—MCV**
A claim-specific assessment comparing a MSD injury to specific task demands; the purpose of which is to determine whether the task requirements contributed to the reported claim. A report is provided to the claim examiner and client WC claim manager, and typically fees are applied to the claim file. All MCV studies are completed by Certified Professional Ergonomists, and expert testimony may be provided where required.

**Physical Demand Analysis—PDA**
A PDA measures and documents job-specific elements such as lifting, carrying, pushing, pulling, hand and arm forces, and whole-body postures for job families within an organization. By accurately identifying and assessing physical demands, employers can expedite return to work for injured employees through better job matching of worker capabilities, set up physical capacity testing protocols, properly train new hires, and target potentially high-risk tasks.

**Workplace Stretching Program**
Aon Deck is a dynamic, responsive stretching program that is customized for the tasks and physical demands of your workplace. Unlike other stretching programs which can repeat the same stretches regardless of the job tasks, and which remain static, Aon Deck is designed and delivered in a format that is flexible, allowing for quick updates to stretching routines as tasks, work areas and/or injury trends change. By first completing ergonomic assessments for the jobs within the workplace, each stretching routine is customized for that specific job, with built in timelines to refresh routines or change them as job processes change.

Aon Deck includes a set of warm up activities, as well as a mix of dynamic and static stretches for the upper and lower body. Specific stretches are selected from the deck based on ergonomic exposures identified, and daily stretching sessions are led by peer “Stretching Champions.” Prior to program roll out, Champions are trained on-site by Aon Consultants to help them understand:

- The benefits of stretching,
- How to modify stretches for those with limited flexibility,
- How to lead stretching sessions, and
- How to respond to questions.

The Aon Deck portfolio includes everything you organization needs to develop and implement workplace stretching program, delivered in an easy to use kit:

- Deck of stretching cards,
- Program Guide for management and champions
- Champs Chart with customized routines
- Padfolio, carabiner, and pouch to store materials
General Liability & Product Liability

Product Risk Management Assessments
Aon’s approach to product risk management is based on a deep understanding of product development, quality management and contract risk management and the associated interrelationships. Our proprietary assessment encompasses evaluation of 15 phases of the product life cycle. The benefits of implementing Aon’s PRM approach include:

- Evaluating product liability risks across the entire lifecycle
- Assessing the maturity of current systems and controls
- Incorporating best practices tailored to an organization’s unique circumstances
- Demonstrating the effectiveness of product safety programs to key stakeholders
- Optimizing the risk financing of product liability exposures

For clients engaged in the manufacturing, distribution or serving of food and beverage products, the service can be tailored.

Aon’s PRM™ Approach: Product Life Cycle

<table>
<thead>
<tr>
<th>Product Risk Management</th>
<th>Score</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>A  Management System</td>
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<td>30%</td>
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<tr>
<td>B  Research</td>
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<td>70%</td>
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<td>C  Product Development</td>
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</tr>
<tr>
<td>D  Sourcing &amp; Procurement</td>
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<td>E  Production</td>
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<td>F  Quality Assurance &amp; Labeling</td>
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<td>G  Regulatory Compliance</td>
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<td>50%</td>
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<td>H  Warehousing &amp; Distribution</td>
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<td>60%</td>
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<tr>
<td>I  Sales &amp; Marketing</td>
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<td>J  Contract Risk Management</td>
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<td>60%</td>
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<td>K  Service Delivery</td>
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<tr>
<td>N  Product Stewardship &amp; Disposal</td>
<td>20</td>
<td>40%</td>
</tr>
<tr>
<td>O  Documentation &amp; Audit</td>
<td>35</td>
<td>80%</td>
</tr>
</tbody>
</table>

- Over 80%
  Largely optimized risk management program
- 65-80%
  Structured program still requiring some further enhancements
- 50-65%
  Program requires improvement action plans
- Less than 50%
  Significant deficiencies prioritized action to establish program

Fleet Safety Services

Whether clients have regulated fleets, owned vehicles, and/or significant non-owned fleets, the pressure to control exposures and contain losses is great. Aon’s suite of services is designed to assist clients in controlling these costs and includes benchmarking, program assessment, policy and procedure development, and metrics to measure improvements.

Custom Aon Solutions
Our team offers a spectrum of services that will help to reduce crashes; mitigate injury exposures; ensure driver compliance with regulations and best practices; and optimize fleet operations.

- Driver selection & evaluation
- Fleet management gap assessment (regulated and non-regulated fleets)
- Driver safety culture
- Driver ergonomics
- Motor vehicle safety task force
- Driver handbook development
- Driver improvement training
- High-risk driver management and improvement
- Leverage technology and telematics
- Supervisor training and coaching for improvement
- Dashboard and metrics reporting

Driver Selection and Evaluation
If vehicle operation constitutes a significant portion of a job role, management must establish standardized methods to address the following areas:

- Determine whether the driver has a valid driver’s license;
- Ensure that the employee is qualified to operate the specific type of vehicle;
- Review the employee’s knowledge of vehicle operation and safe driving techniques;
- Review the driver’s Motor Vehicle Record (MVR);
- Review driver performance and experience through previous employer reference checks.

Aon’s Fleet Operational Assessment tools provide in-depth evaluation of a client’s vehicle safety management controls. The Fleet Management Risk Assessment targets non-regulated fleets while the Federal Motor Carrier Safety Administration (FMCSA) Gap Assessment targets regulated fleets.

FMCSA Gap Assessment / Regulatory Compliance
The FMCSA (Federal Motor Carrier Safety Administration) Gap Assessment evaluates fleet safety management practices and adequacy of driver safety measures for our clients with regulated fleets. The results of the assessment are used to develop focused improvement strategies that strengthen FMCSA compliance systems, reduce potential costs associated with fines due to deficient FMCSA records and roadside inspections, and strengthen best practices in fleet safety management to reduce loss costs associated with loss of reputation, liability arising from vehicle collisions.

For additional details on Aon’s Fleet safety consulting, see Aon Solutions for Automobile Liability and Fleet-Related Exposures.
Contact us

Deborah Weigand | Managing Director | Casualty Risk Consulting
Commercial Risk Solutions
Aon
t +1.248.936.5217
deborah.weigand@aon.com

Stephen Bennett | Director | Casualty Risk Consulting
Commercial Risk Solutions
Aon
t +1.312.618.9803
stephen.bennett@aon.com

Rene Hilgemann | Director | Casualty Risk Consulting
Commercial Risk Solutions
Aon
t +1.612.819.7159
rene.hilgemann@aon.com

About Aon
Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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