



Aon Casualty Risk Control Solutions for **Fleet-Related Exposures**

AON

Aon Solutions for Motor Vehicle and Fleet-Related Exposures

Increasingly, the cost of risk—in both retained loss costs and insurance premiums—for transportation and fleet exposures is on the rise. Organizations with large fleet operations are continually exposed to increased potential for liability arising from vehicle collisions, thereby escalating costs associated with insurance and vehicle operation. With large losses in automobile liability (AL), combined with potential catastrophic workers' compensation (WC) claims as a result of a serious motor vehicle accident, premiums are increasing; clients are pressured to absorb higher deductibles/retained losses; and market capacity may be in question.

Whether clients have regulated fleets, owned vehicles, and/or significant non-owned fleets, the pressure to control exposures and contain losses is great. Aon offers a comprehensive suite of services designed to assist in controlling these potential costs through a holistic approach including benchmarking, assessment, policy and procedure development, management of drivers and vehicles, and metrics to measure improvements.

Aon's dedicated team of fleet safety specialists enables risk and fleet managers to better understand the risks facing their operations, and methods to address and control them. We deliver innovative and measurable solutions that are unique to passenger vehicle, delivery/service vehicle, or commercial vehicle operation. From worker safety and ergonomics to driver training and compliance, Aon's Casualty Risk Consulting team offers a spectrum of services that will enable you to improve crash avoidance; mitigate injury exposures; ensure driver compliance with regulations and best practices; and increase resiliency to optimize fleet operations.

Aon's Risk Consulting Approach

Aon's 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 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.

Aon Casualty Risk Consulting's Fleet Safety Solutions

Our fleet safety solutions help clients measure the current state of fleet controls and identify improvement strategies to reduce total cost of risk associated with motor vehicle operations.



1. Discover

- Listen to client concerns: catastrophic loss, increases in fleet related losses, trouble renewing insurance or Department of Transportation (DOT) compliance issues

2. Develop

- Casualty Analytics
- Deliver fleet gap analysis focused on either DOT and/or non-regulated fleet, basing review upon American National Standards Institute Z-15.1 standard
- Prepare action plan to address gaps and improve motor vehicle operational practices

3. Deliver

- Develop critical crash campaign, training materials focused on key loss drivers, and management control enhancements
- High risk driver management
- Technology/training vendor selection guidance
- Telematics—guidance on effective coaching & using data to create focused safety process

4. Review

- Monitor Safety Management Systems (SMS) Scores, driver observations, coaching and report impact on crashes, roadside violations
- Trend losses, telematics on-road performance and create scorecard and determine future program direction

Benchmarks

Leveraging our proprietary Casualty Laser™ claims database encompassing claim data in excess of \$8B, Aon has the ability to provide specific insight on how clients compare against our overall metrics, as well as specific industry benchmarks. The following metrics demonstrate automobile liability benchmarks (all industry) from our Casualty Laser Analytic™ tool:

- WC: average cost for motor vehicle accident injury - \$14,803
- WC: severity impact of motor vehicle accident injury – 5.3% of all accident costs
- Percentage of litigated AL claims is less than 10% litigated claims is benchmark for auto liability claims
- Top loss drivers in AL
 - Rear-end crashes
 - Sideswipe/lane change
 - Intersection
 - Loss of control



Aon's Assessment Tools

Fleet Management Gap Assessment/ Non-Regulated Fleet

The assessments validate current state of safety controls and results are utilized to develop strategies to create a program that meets best practices outlined by ANSI/ASSE Z 15.1 2017 “Safe Practices for Motor Vehicle Operation” and FMCSA Safety Management Cycle.

By establishing a Fleet Management Risk Assessment Strategic Action Plan, your organization can:

1. Gain commitment from top management to support increased fleet safety accountability throughout the sales organization.
2. Reduce preventable accidents and average claim cost by 10% by establishing the following safety initiatives:
 - a. Increase accountability for driving safely through in-vehicle safety observations by sales manager 2X per year
 - b. Establish high risk driver intervention that includes coaching by manager and targeted training
 - c. Establish scorecard that tracks motor vehicle collision by region, training program completion, and percentage of completed in-vehicle safety observations.

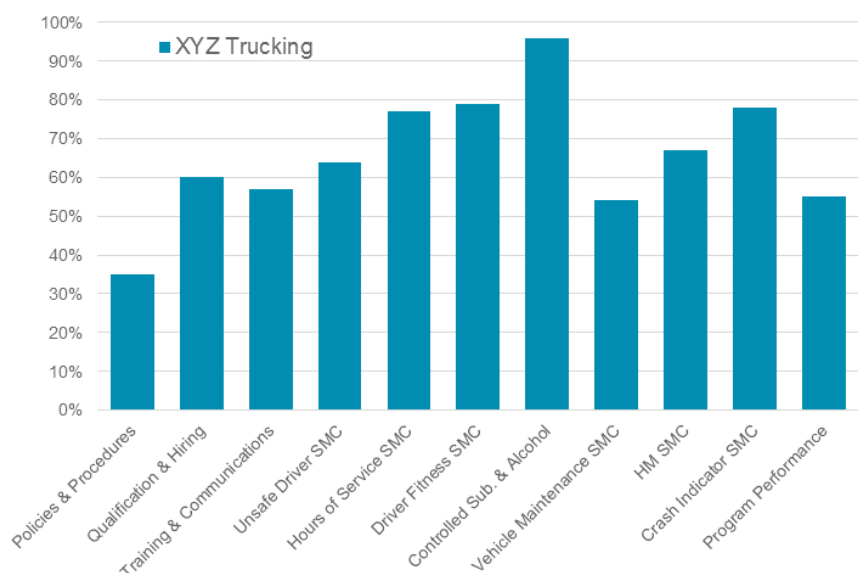
Aon's Fleet Operational Assessment tools provide in-depth evaluation of a client's vehicle safety management controls.

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.

FMCSA Gap Assessment Results





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 past driving performance and work experience through previous employer reference checks.

Aon can assist with review of existing standards, developing driver selection standards and work with client to create consistent evaluation process.

Sample Policy Statement

The following performance guidelines will apply to all company vehicle drivers:

1. All drivers will have a MVR review performed annually. All violations will be considered even if they occurred in the employee's personal vehicle. If a spouse has access to the company vehicle, a review will be made of their MVR.
2. Motor vehicle records will be reviewed to identify violations and/or accidents. Corrective action will be taken when a driver has accumulated five or more points in the previous 12 months. Points are outlined in the Safe Driver Program Chart provided. Drivers will be counseled and required to take a defensive driving course.
3. Following an accident involving a company vehicle, ABC may request a review of that driver's vehicle operating performance.
4. Any conviction of DWI, DUI or felony involving a motor vehicle in the past three years will generate a comprehensive review of the employee's vehicle operating performance. Under most circumstances, the employee will not be allowed to drive for company business and may be subject to other disciplinary action, up to and including termination.

Driver/Fleet Safety Culture

Our operational review and gap analysis include guided interviews with targeted leadership and drivers to assess key performance indicators, barriers to cost savings, challenges and opportunities for greater collaboration in prevention and cost mitigation. A fleet-focused perception survey is available to assess safety culture.

An employee perception survey was conducted as part of the assessment and is used to confirm the findings of the other components of the XYZ Fleet Safety Management Assessment. The employee perception survey asked 35 questions distributed as follows:

- 21 questions were directed toward the associate's direct leader supervisor
- 4 questions were directed toward the unit leadership team members
- 10 questions related to the associate and their co-workers

Survey Section	Highest Score	Lowest Scores
Department supervisors	2.60 – Does your supervisor show you a sincere concern about your safety & healthy?	1.95 – Does your supervisor ask you for ideas on making driving task safer? 1.94 – Does your supervisor observe you while driving/working to suggest improvement opportunities? 1.96 – Does your supervisor recognize individuals for significant positive safety performance?
Facility leadership team	2.36 – Does facility leadership positively support your manager on S& H issues?	2.22 – Does facility leadership get involved with/in safety activities?
Self & co-worker	2.75 – Do you show a sincere concern for your co-workers safety & health?	2.52 – Do you report all near misses?

The scale used for survey was:
3 = highly agree
2 = somewhat agree
1 = somewhat disagree
0 = highly disagree

Overall the responses indicate that opportunities to improve the perception of safety exist at XYZ. The following conclusions, as supported by low survey scores, indicate specific opportunities where XYZ can focus efforts to improve safety perception:

- Recognition of individuals for significant positive safety performance
- Ask associate for ideas on making the driving task safer
- Have facility leadership demonstrate their involvement in safety & health activities and to positively support supervisor's in safety activities
- Observe associate while driving/working to suggest improvement opportunities
- Have associates inform you of key accidents or hazards encountered while driving

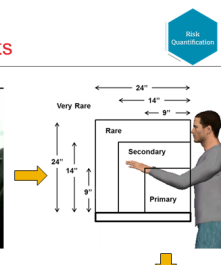
Driver Ergonomics

Ergonomic exposures exist for drivers that operate sales vehicles, delivery trucks, or transit buses. Aon has process established for Advanced Exposure Analysis and Control for complex ergonomic exposures, application of a variety of tools and problem-solving methods to quantify existing risk factors.

Tools available include:

- Objective-Based Measurement of Risk
- Product Testing for Risk Reduction Impact
- Virtual Design and Analysis
- Objective Analysis of Physical Demands
- Whole Body Vibration Exposure and Seating Set Up
- In the Field Hand Tool Analysis
- Design of Solutions to Solve Identified Risks
- Employee Centered Solutions
- Behavioral-Based Ergonomics

Assessing Reaches Requirements



Reaches Measured	Primary Reach Distance from Shoulder (inches) <12.5	Secondary Reach Distance from Shoulder (inches) >12.6 <22.5	Rare Reach Distance from Shoulder (inches) >22.5
1) Reach to Light Controls			40 - 41
2) Reach to Indicators			40 - 41
3) Reach to Door Controls			39 - 43
4) Reach to Front of Motoring Drum Handle			28
5) Reach to Back of Motoring Drum Handle			31
6) Reach to Passenger Communications			39
7) Reach to Signal Calls			35

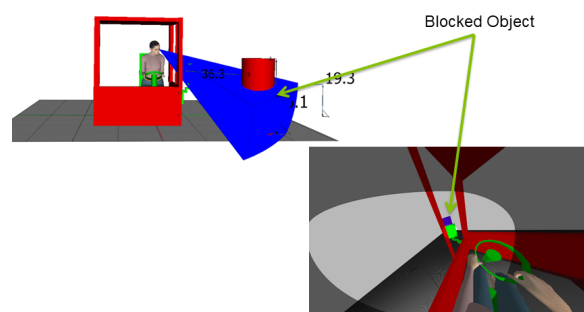
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Analysis for Visual/Postural Ergonomics

- 53.6% of object blocked that is 36" tall placed at 36" away from the mirror



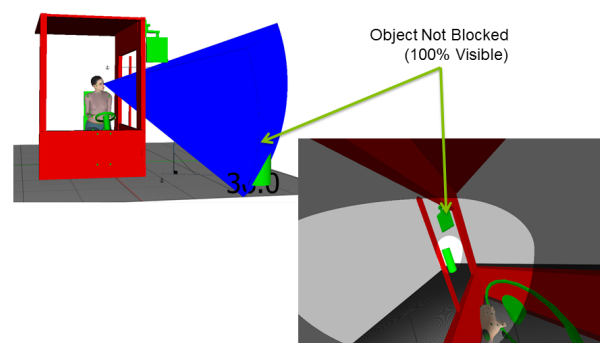
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Analysis for Visual/Postural Ergonomics

- Object Not Blocked (100% Visible)



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Motor Vehicle Safety Task Force

Motor Vehicle Safety Task Force

Communication about vehicle safety is challenging with global or nationwide operations. Establishing a regional or country specific motor vehicle safety task force can help bridge the communication gap from corporate to business unit operations. Aon can assist our clients with the establishing a task force. The goal of the task force is to provide a means to learn about fleet and motor vehicle safety concerns from the field – drivers and operational leaders to enhance communication among the fleet department, safety, risk management, and operations/sales/service teams. The outline below highlights key elements of a motor vehicle task force.

- Mission
- Team Members
- Vehicle Safety Opportunities
- Objectives
- Strategies
- Performance Metrics

Motor Vehicle Risk Reduction Support Process

1. Development of Motor Vehicle Safety Accountability:
 - a. Establish Business Unit (BU) vehicle safety champion.
 - b. Establish a coordinator of Global Vehicle Safety to direct vehicle safety for corporation and act as liaison between BU's and vendors for vehicle safety services.
 - c. Develop Motor Vehicle Safety Champion training materials and require a Motor Vehicle Safety Champion be trained for BU's.
2. Revise/develop Motor Vehicle Policies and Procedures and establish tools to use in tracking Motor Vehicle Record reviews, classroom training, Ride Along checklist, and Behind-the-wheel training.
 - a. Vehicle safety task force established to review current policies and participate in developing best practices and procedures to implement at BU level.
 - b. Establish behavior-based system for monitoring motor vehicle drivers.
 - c. Investigate outside vendors to provide e-tools to use in training, tracking of vehicle safety activities.
 - d. Work with Learning & Development to determine if defensive driver training courses can be included in Learning Management System sources
3. Develop audit process for passenger vehicle operations.
4. Establish Scorecard to be completed at BU level with monitoring of scorecard by Global Vehicle Safety Coordinator. Establish quarterly Vehicle accident trending and communication (safety awareness information) and provide to all BU's.

Risk Reduction Performance Metrics:

1. % Business Units that have designated a Motor Vehicle Safety Champion.
2. % Business Units that have a documented new hire driver selection process and annual evaluation of driver.
3. % Business Units that have conducted defensive driver training for new covered drivers and conduct annual refresher training for covered drivers.
4. % Business Units/Functions that have implemented a quarterly Vehicle Safety Scorecard.



Driver Handbook Development

Drivers benefit from having access to information specific to their driving duties. Aon collaborates with clients to identify topics and then assists in writing and customizing driver handbooks specific our client's distinct operations.

Purpose

This handbook is intended to be distributed to XYZ drivers who operate CDL & Non-CDL commercial vehicles on behalf of XYZ.

The purpose of the handbook is to provide an overview of driver responsibilities and is divided into 6 sections:

1. Introduction/Overview of FMCSA Regulations
2. Hours of Service
3. Cargo Securement
4. Security
5. SOP – Standard Operating Procedures

It will be the responsibility of the business unit to enforce fleet policies.

This applies to US operations only.

Management Statement

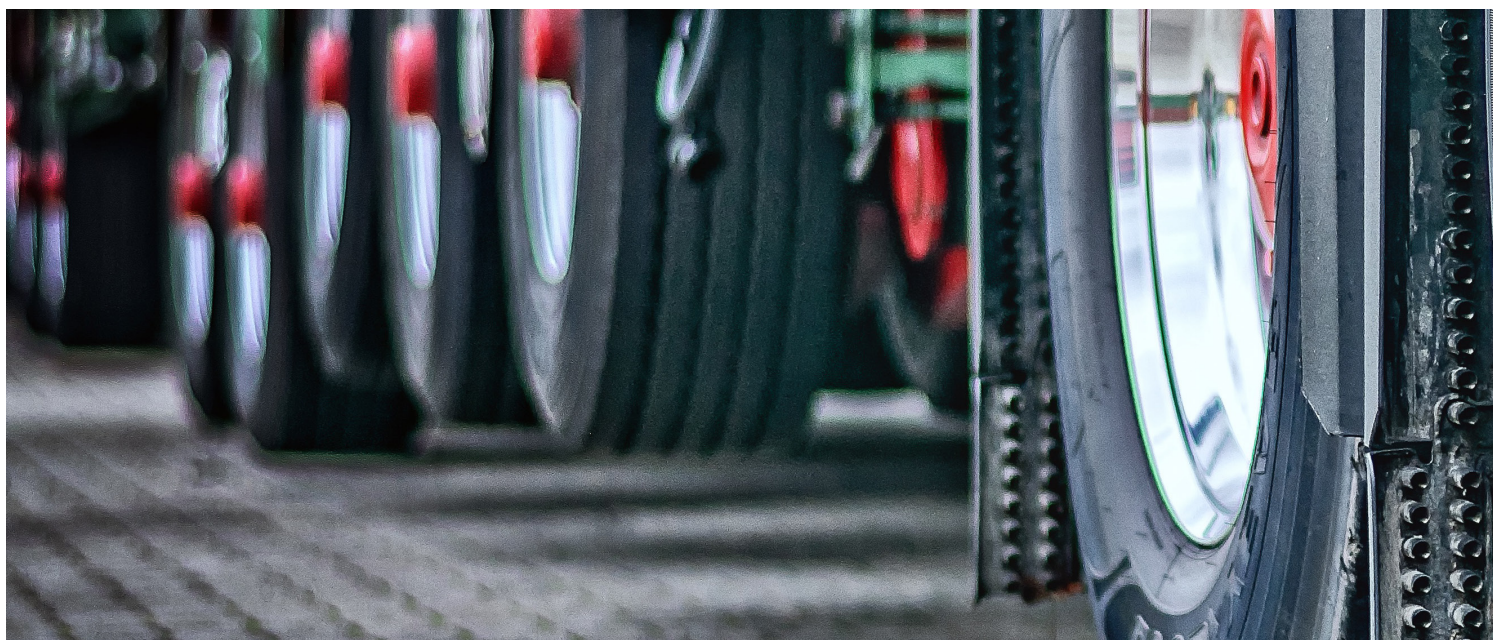
Excellence in motor vehicle safety and regulatory compliance are top priorities at XYZ.

To minimize the possibility of motor vehicle collisions and DOT citations, XYZ requires associates who operate company vehicles and employees driving personal vehicles on company business to drive defensively and observe the policies and procedures that are outlined in this manual.

Your safety is our goal!

Sincerely,

Management Name



Driver Improvement Training

The focus of the driver improvement training service is to develop an effective training/communication system to address the needs of new hire orientation, refresher training, and remedial training. We assist with identifying online driving vendors, content development, and can provide in-person training focused on private passenger or regulated vehicles.

Driver improvement training program example handout

DELIVERY VANS—Defensive Driving

Higher—Wider—Heavier—Longer than passenger vehicles—they handle differently

Braking	<ul style="list-style-type: none">• Stopping distance will be greater, especially when loaded
Acceleration	<ul style="list-style-type: none">• Weight of vans will cause acceleration to be slower
Turning	<ul style="list-style-type: none">• Higher center of gravity can cause to tip more easily• Since driver is sitting over the front wheels, perspective is at a different angle and must be aware not to cut too sharply• Slowing down when turning and handling curves is necessary to prevent losing control
Blind Spots	<ul style="list-style-type: none">• Larger blind spots than passenger cars
Wind	<ul style="list-style-type: none">• Vans are more affected by wind than cars• Gusts of wind can make a significant impact on handling
Parking	<ul style="list-style-type: none">• Vans are more difficult to park than passenger cars• Overhead, underside and side clearances are also important factors



High-Risk Driver Management and Improvement

Organizations with effective vehicle safety programs have established a means to identify high-risk drivers (those drivers with numerous infractions or accidents) and implement driver improvement process. A high-risk driver management process can include the following:

- Assignment of “points” for infractions or accidents
- Targeted driver training based on driving history
- Behind-the-wheel assessment, and potentially;
- Installation of telematics to monitor in-vehicle driving behavior

High-risk drivers often have an increased potential to be involved in severe crashes. Implementing a management process may have significant impact on overall crash reduction which leads to decreased total cost of risk.

Motor Vehicle Record and Vehicle Accident Evaluation System

The XYZ Company will work continuously to identify high-risk drivers by evaluating an individual’s driving record and the fleet accident experience on a rolling 36-month basis. The evaluation will measure the driver’s experience to the point system outlined in the MVR Results and Action chart and described below:

Potential-Risk Drivers

Drivers receiving five (5) or more points within a rolling 12-month period (measured backward from the date the MVR record is pulled) will be required to take driver safety training.

High-Risk Drivers

Drivers receiving 10 or more points within a rolling 12-month period or 25 or more points within a rolling 36-month period (measured backward from the date the MVR record is pulled) will be subject to disciplinary action which may include, but not limited to, loss of their driving privileges and/or company vehicle and/or termination of their employment.

Leveraging Technology and Telematics, including Supervisor Training for Improvement Coaching

Aon’s approach to improved fleet operations also integrates advanced technology solutions. Telematics facilitates the ability to capture and monitor driver behavior and vehicle performance. We can assist with integration of telematics by partnering with you during vendor selection, providing guidance on developing effective coaching and training that addresses at-risk driving behaviors identified through telematics.

Video Coaching Fleet Safety Champion Responsibilities

1. Be familiar with Video Coaching Safety Process and Video Event Management Guide
2. Ensure that Focus 5 Video Events are included in driver training programs, safe work practices, and evaluated when conducting vehicle accident investigations
3. Compile reports for your management team and drivers that address progress in reducing Focus 5 Video Events
4. Monitor driver coaches to validate timeliness of coaching and documentation of action plan

Dashboarding and Metrics

Insights derived from data analytics and fleet gap assessments provide a metric-driven foundation for stakeholder strategy sessions and offer action-oriented data from which to develop long-term plans for cost reduction. We then identify metrics based on leading and lagging indicators from which to benchmark the program.

Fleet Safety Performance Metrics

Lagging Indicators	Leading Indicators
Incidents per Million Miles Driven	Process & Activities <ul style="list-style-type: none"> • Fleet Policy established • New hire training customized to operation and % drivers by location that have completed training • % of drivers completing annual refresher training – training will focus on top causes of motor vehicle crashes • Establish Vehicle Safety Champion in business unit • Establish Motor Vehicle Safety Task Force
Incidents per Number of Vehicles Driven	Culture & Behaviors <ul style="list-style-type: none"> • Commentary drives • Audits and observations • Manager & leader involvement
Incidents per Number of Service Calls	Perception & Attitudes: <ul style="list-style-type: none"> • Employee feedback surveys • Self-perception survey of driving skills
Total Crash Cost per Number of Crashes	Program Performance Audit
Average Claim Cost per Division <ul style="list-style-type: none"> • # property damage claims and cost • AL bodily injury: <ul style="list-style-type: none"> – total # claims – # paid and reserved – # of lawsuits 	CSA Safety Measurement Scores Considered leading because they are based upon driving behaviors and ranked with similar size motor carriers
Number of Injury Incidents per Million Miles Driven	
Annual Incidents per Driver or Vehicle	
Percentage of Drivers in a Crash per Division	

E-Learning

Aon offers an online e-learning platform through our strategic contractual partnership with SafetySkills® and Evolved Safety to provide EHS e-learning for Aon client employees. SafetySkills is based in the USA and develops high-end, competency-based e-learning courses for environmental, health & safety, and human resources education. The SafetySkills library includes over 500 courses addressing 350 topics, many of which are specific to Transportation. Clients may also upload their own or Aon-developed training content, documents, policies, etc. in support of the e-learning platforms.

Course ID	Course Title	Duration	Course ID	Course Title	Duration
DOT-3.2	Commercial Motor Vehicle Inspections	15 min.	HMT-10.2	Hazmat 10 - Hazmat Transportation Security Awareness	16 min.
DRV-5.2	Delivery Driver Safety	21 min.	HSW-1.2	Heat Stress in the Workplace	31 min.
DRV-5.2can	Delivery Driver Safety - Canada	21 min.	CAL-12.2	Heat Stress in the Workplace - Cal/OSHA	31 min.
DRV-2.2	Distracted Driver	13 min.	CAL-12.2	Heat Stress in the Workplace - Cal/OSHA - Spanish	31 min.
DRV-2.2can	Distracted Driver - Canada	22 min.	HSW-1.2can	Heat Stress in the Workplace - Canada	16 min.
DRV-2.2	Distracted Driver - Spanish	13 min.	HSW-1.2can	Heat Stress in the Workplace - Canada - French	16 min.
DOT-1.2	DOT Requirements for 12 and 15-Passenger Van Drivers	23 min.	OGS-19.2	Heat Stress in the Workplace - Oil & Gas Operations	15 min.
DOT-1.2	DOT Requirements for 12 and 15-Passenger Van Drivers (SP)	23 min.	HSW-1.2	Heat Stress in the Workplace - Spanish	31 min.
DOT-2.2	DOT Requirements for Semi-Truck and Box Truck Drivers	24 min.	INV-1.2	Incident Investigation	18 min.
DRV-1.2	Driver Safety	20 min.	INV-1.2can	Incident Investigation - Canada	18 min.
DRV-1.2can	Driver Safety - Canada	20 min.	INV-1.2can	Incident Investigation - Canada - French	18 min.
DRV-1.2	Driver Safety - Spanish	20 min.	INV-1.2	Incident Investigation - Spanish	18 min.
UNV-9.2	Driver Safety On and Off Campus	20 min.	RET-14.2	Pallet Jack Safety	30 min.
FLL-1.2	Flammable and Combustible Liquids	25 min.	RET-14.2	Pallet Jack Safety - Spanish	30 min.
FLL-1.2	Flammable and Combustible Liquids - Spanish	25 min.	RET-3.2	Parking Lot Safety	16 min.
PPE-2.2	Hand and Pinch Point Safety	19 min.	RET-3.2	Parking Lot Safety - Spanish	16 min.
PPE-2.2	Hand and Pinch Point Safety - Spanish	19 min.	DRV-8.2	Passenger Van Driver Safety (12 and 15 Passengers)	26 min.
HZC-1.2	Hazard Communication	27 min.	FRS-2.2	Portable Fire Extinguishers	18 min.
DRV-6.2	Hazardous Driving Conditions	17 min.	FRS-2.2can	Portable Fire Extinguishers - Canada	12 min.
DRV-6.2can	Hazardous Driving Conditions - Canada	17 min.	DRV-3.2	Road Rage	14 min.
DRV-6.2	Hazardous Driving Conditions - Spanish	17 min.	DRV-3.2can	Road Rage - Canada	14 min.
DRV-4.2	Hazards of Speeding	11 min.	DOT-4.2	Safe Trip Planning for Over-the-Road Drivers	22 min.
DRV-4.2can	Hazards of Speeding - Canada	11 min.	SVW-1.2	Severe Weather and Outdoor Work	18 min.
HTM-0.2	Hazmat 0 - Hazardous Materials Transportation - Intro	35 min.	SVW-1.2can	Severe Weather and Outdoor Work - Canada	18 min.
HMT-1.2	Hazmat 01 - The Hazardous Materials Table	28 min.	SVW-1.2can	Severe Weather and Outdoor Work - Canada - French	18 min.
HMT-2.2	Hazmat 02 - Hazmat Shipping Papers	24 min.	SVW-1.2	Severe Weather and Outdoor Work - Spanish	18 min.
HMT-3.2	Hazmat 03 - Hazmat Marking and Labeling	33 min.	HZC-9.2	Small Spill Response	20 min.
HMT-4.2	Hazmat 04 - Hazmat Placarding	28 min.	HZC-9.2	Small Spill Response - Spanish	20 min.
HMT-5.2	Hazmat 05 - Hazmat Packaging	29 min.	TDG-x.2can	Transportation of Dangerous Goods series (Fall 2018)	TBD
HMT-6.2	Hazmat 06 - Hazmat Carrier Requirements - Highway	25 min.	WHS-1.2	Warehouse Safety	12 min.
HMT-7.2	Hazmat 07 - Hazmat Carrier Requirements - Water	23 min.	WHS-1.2can	Warehouse Safety - Canada	12 min.
HMT-8.2	Hazmat 08 - Hazmat Carrier Requirements - Rail	27 min.	MES-1.2	Waste Collectors Safety	13 min.
HMT-9.2	Hazmat 09 - Hazmat Carrier Requirements - Air	27 min.			

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 selected jobs within the workplace, each stretching routine can be customized for that specific job.

Our program 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, and built into routines by the Aon team. Once the program is implemented, daily stretching sessions are led by peer “Stretching Champions.” Prior to program roll out, Champions are trained 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 or concerns about participation



Aon Deck includes everything your organization needs to develop and implement a workplace stretching program. In addition to the routines, all support materials are customized to fit into your workplace and delivered in a format that works for your employees. Support materials can include:

- Deck of stretching cards
- Champs chart with customized routines
- Program guide for management and champions
- Online or print e-field guide for participants and champions
- Participant poster or page



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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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