



# #GlobalBenefitsBulletin Highlights

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## Key



Retirement



Talent












Health



Risk

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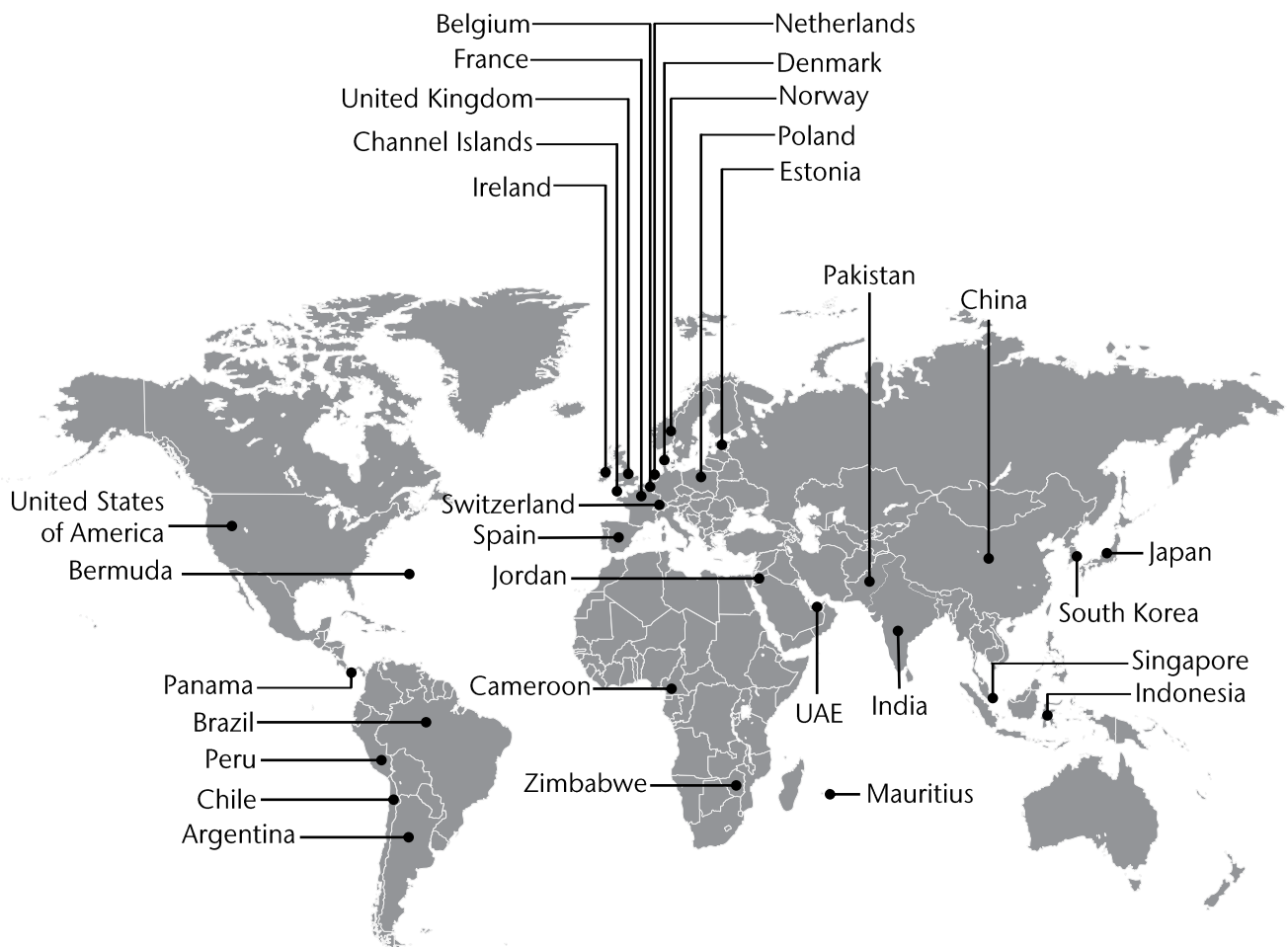
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# Coverage – GBB Highlights February 2020

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# Key Updates

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## Argentina: Respond



### Mandatory salary hikes

Decree [14/2020](#) required all private sector employers to increase worker salaries by AR 4,000 (US \$66.31), raising it by AR 3,000 in January and AR 1,000 in February. This would be offset by any salary increases set out under collective bargaining agreements or individual employment contracts. The amount is pro-rated for part-time workers.

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## Belgium: Note



### Directors may not be employees

As of 2020, directors in Belgian companies have to exercise this function as an independent/self-employed, whereas previously, they could also be employees. This may have an impact on their affiliation to benefits plans (pension, death, disability, hospitalization) and on the way contributions are calculated (definition of salary might differ). It is therefore key that these elements in the additional benefits plans are checked in order to prevent any adverse consequences following this change in legislation.

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## Bermuda: Respond



### National Pension Scheme (Occupational Pensions) Amendment Act

The National Pension Scheme (Occupational Pensions) Amendment Act [2019](#) came into force on December 30, 2019 but some key provisions come/came into effect on other dates:

- Private-sector employers must enroll their foreign workers, with some exceptions, in a registered occupational defined benefit or defined contribution plan from March 2, 2020. U.S. citizens in a qualified 401(k) plan are exempted.
  - Also from March 2, 2020, the maximum vesting period for employer contributions is halved to one year.
  - From January 2, 2020, the definition of pensionable earnings expanded to include all bonuses and profit-sharing benefits, not just the amount exceeding 10% of base pay.
  - Retiring workers may take 25% of their defined benefit plan value or 25% of their defined contribution plan holdings as a lump sum.
  - A measure that came into effect from January 1, 2020 allows employers and employees to draw up agreements on cutting their 5% each defined contribution scheme contributions to 3% each through December 31, 2020. Similar reductions may be arranged for defined benefit plans.
  - Employers now have significant new recordkeeping obligations to ensure compliance with the new measures.
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# Key Updates

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## Brazil: Note



### Minimum income subject to social security contributions reduced

An Economy Ministry [ordinance](#) on social security contribution levels for 2020 sets a sharply lower minimum threshold. The exemption for amounts below 1,830 reals per month is cut to monthly income below 1,039 reals (US \$245). The ordinance came into effect on January 14, 2020.

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## Cameroon: Note



### Value-added tax (VAT) tax on life insurance rescinded

A Finance Ministry circular has reversed a 2019 law that had imposed a 19.25% value-added tax (VAT) on life insurance. The 2019 measure had not yet come into force because stakeholders had attacked it as an "anomaly" that would tax savings that had already been subject to taxation as income. The circular noted that the measure was an unintended disincentive to long-term savings.

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## Channel Islands: Respond



### Guernsey Assembly approves auto-enrollment

The Guernsey Assembly has approved [legislation](#) on establishment of a secondary pension system based on the UK auto-enrolment (AE) model. Employers without an equivalent occupational pension will have to enroll their workers into the scheme, named Your Island Pension (YIP). The expected deadline for large employers is early 2022 and it should extend to all employers by mid-2023. The minimum contribution rate will start at EE 2%/ER 1% then climb to EE 10%/ER 3.5%.

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# Key Updates

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## Chile: Watch



### Working hours bill update

A 2017 measure on reducing the standard workweek from 45 hours to 40 has finally cleared the Chamber of Deputies. The Senate Labor Committee has now approved it by a wide margin but must conduct a closer examination before it reaches a plenary vote. Public opinion has given the bill some momentum and the opposition is reportedly negotiating a compromise approach with the government.

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## China/Global: Respond



### Coronavirus implications

The fast-moving coronavirus outbreak has generated a range of responses worldwide. Here is a far from comprehensive sampling:

- Philippines, Sri Lanka and Kazakhstan have suspended all visas for people arriving from China. Other jurisdictions are limiting the suspension to tourist visas or applicants from Hubei province.
- The US, Australia and New Zealand have placed severe limits on entry for foreign nationals who have recently been to mainland China.
- Numerous multinational companies have instituted emergency policies such as suspending travel (or non-essential travel) to China, requiring staff who have returned from China to work from home for the first two weeks and accommodating telework for workers in mainland China, Hong Kong and Macau.
- Companies worldwide are being warned that if the disease does spread significantly, the employer's duty of care to staff entails risk assessment and contingency planning, including alternative work arrangements. Where applicable, this would be done in collaboration with works councils or unions.
- Other flagged concerns include compliance with laws on the privacy of medical information and those on workplace discrimination against the disabled.

Aon has produced a [bulletin](#) on this issue.

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# Key Updates

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## Denmark: Watch



### Consultation on holiday pay

The Tax Ministry held a [brief public consultation](#) on [draft legislation](#) to set out the tax regime for holiday guarantee schemes or collectively agreed guarantees for holiday pay in the event of an employer bankruptcy or liquidation. The bill would also set a July 1, 2020 deadline for introduction of a digital logbook that would boost "efforts against undeclared work."

There is [another consultation](#) - accepting comments through February 28, 2020 - on draft guidance for the payroll tax treatment of holiday allowances.

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## Estonia: Watch



### Second pillar reform bill update

The President has decided not to promulgate the Compulsory Funded Pension Reform Act based on constitutional concerns. This bill, which would have made the second-pillar pension voluntary, will be sent back to the Riigikogu to be amended or adopted without changes. The President will then determine whether to enact the law or send it to the Supreme Court. The government wants the pension reform to go into effect in January 2021.

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## France: Watch



### Pension reform bill approved by Council of Ministers

The Council of Ministers has passed the controversial pension reform bill that would bring 42 pension schemes under one umbrella and raise the age for full pension entitlement for some workers to 64 if there is no alternative source of funding for the system. The government and labor leaders began discussing proposals for "making the system financially sustainable" ... on January 30, 2020. They will have three months to reach an agreement or the administration will address the issue by decree. Later this month, the bill will be presented to the National Assembly, where a plenary session is scheduled for February 17th. It is slated to reach the Senate in April. The administration aims to have the final version adopted before summer. Incidentally, the Council of States has flagged some legal concerns for review. These include incomplete financial forecasts.

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# Key Updates

## France: Note



### Stock plan tax break eligibility expanded

The Ministry of Economy and Finance has [announced](#) broader eligibility for tax incentives for "global talent" and startups. Foreign companies with France-based employees will now qualify for the BSPCE ("Bons de Souscription de Parts de Créateur d'Entreprise") stock-option scheme for startups and members will be able to exercise stock options at fair market value. In addition, the exemption from employers' social security contributions ("cotisations patronales") applied to the AGA ("Attributions Gratuites d'Actions", allocations of free shares) for enterprises with up to 250 workers has the cap raised to 4,999 workers.

## India: Note



### Ruling on Employees' Provident Fund (EPF) eligibility

A recent Supreme Court [judgement](#) has recognized a broader definition of employee under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (Act). It concluded that the Act's definition of employee is "inclusive and widely worded to include any person engaged either directly or indirectly in connection with the work of an establishment and is paid wages". Therefore, the contractual employees who are paid "directly or indirectly" by a company are entitled to provident fund benefits under the Act.

## India: Watch



### Budget 2020-21

The Finance Minister has [presented](#) the Annual Budget 2020. Highlights [include](#):

- Some taxpayers would have the option of giving up several exemptions or deductions (i.e., standard deduction of INR 50, 000 [US \$ 702.26] including medical insurance premiums, provident fund contributions and life insurance premiums as well as allowances for leave travel and house rent) and paying taxes at a lower rate under the New Tax Regime (NTR).
- There are provisions on making employer contributions of up to INR 0.75m (total) (US \$10,533.86) to the provident fund, superannuation fund, and the national pension system tax-exempt for employees. Employer contributions above this amount would be taxable as perquisites.
- The government would defer the tax payment on shares under employee stock option plans (ESOPs) for eligible startups to the earliest of date of sale, five years after year of exercise or termination of employment.

# Key Updates

## India: Note



### Pre-existing conditions guidance

The Insurance Regulatory and Development Authority of India (IRDAI) has issued a [circular](#) narrowing the definition of pre-existing condition for coverage exclusions. Illnesses diagnosed within three months of the purchase of a health insurance policy may no longer be attributed to pre-existing conditions. While fewer claims will be rejected under the new guidance, health insurance sector representative said that it would be premature to respond with premium hikes.

## Indonesia: Watch



### Labor reform bill

The national press is reporting that the labor reform legislation recently [delivered](#) to Parliament would severely cut back on severance benefits. Details revealed at this stage include cutting the maximum redundancy compensation from 32 times monthly salary down to 19 times monthly pay (17 by some accounts) and capping the benefit at IDR 100M (US \$7,299). There are several other notable provisions:

- Paid leave entitlements including marriage, baptism, and bereavement are deleted from the draft and left to company regulations or employment contracts.
- When a company is in bankruptcy, worker rights would be a higher priority than other creditors.
- The work week would be five eight-hour days with overtime pay for anything beyond that. Limited exceptions will be addressed in subsequent legislation.
- There would be distinct regional minimum wage formulas for labor-intensive industries.
- Limits on positions that may be outsourced would be relaxed.
- A narrow work permit exemption for certain foreign workers would be extended to more categories including directors, researchers, and members of startups.

## Ireland: Watch



### Momentum for retirement age hike revision

In the days approaching the February 8th general election, there is a growing consensus that the administration's retirement age increase plans has serious "anomalies" and "needs to be looked at." The incumbent party believes that it is essential to gradually raise the retirement age to 68 but that there must be measures to remedy the predicaments of those workers who are contractually obligated to retire up to a few years earlier. It has now agreed to design a transition period for those who retire at age 66. The main opposition party, which has a lead in the polls, plans "to outlaw contracts that would force people to retire at 65".

# Key Updates

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## Ireland: Note



### Ruling on status of gig economy workers

A recent High Court [decision](#) grappled with the concept of “employment status” in an appeal brought by a pizza franchise which claimed its delivery drivers were contractors. Considering four factors (mutuality of obligation, integration, substitution, and terms of the contract), it decided that the delivery drivers should be treated as employees under “contracts of services” (employment contract), distinct from an independent contractor’s “contract for service”.

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## Japan: Watch



### Retirement age deferral bill

The Cabinet has approved legislation that would encourage employers to let employees work until age 70. The provisions would not be mandatory. Companies would be invited to consider five options including raising their retirement age, eliminating it, allowing employees to work beyond the maximum retirement age of 65, outsourcing work to retirees with their own business, or assigning them to projects. The government is also considering a reduction in the benefits given to workers age 60 to 64 that make up for a decrease in salary at 60. The bill will be sent to the Diet and would become effective in early 2021 if passed. Critics have noted that the bill has no provisions on equal pay or workplace rights for older workers.

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## Jordan: Note



### Health reform launch date set

The Ministry of Health has now set a date for the launch of its comprehensive health care system. Implementation, with voluntary participation, will begin in March 2020. From March 1, 2025, participation will be mandatory for all citizens and foreign residents. The scheme is contributory, but premiums will be waived for those earning less than JOD 300 (US \$423) per month and partially subsidized 30-90%, for those earning from JOD 300-1,000 per month. A public/private partnership with the health insurance sector will give people the option of obtaining insurance for private sector health services.

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# Key Updates

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## Mauritius: Note



### Employment law coverage expansion

The [Workers' Rights Act 2019 and Regulations](#), a major package of employment measures that generally went into effect on October 24, 2019 had a couple of significant provisions that were overshadowed by the Portable Retirement Gratuity Fund. One measure sharply increases the annual salary threshold for full protection under employment law from MUR 360,000 to MUR 600,000 (US \$16,259.78). Another obliges employers to make reasonable accommodation when workers ask to telecommute.

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## Netherlands: Note



### Relieve for some underfunded schemes

Pension funds that are at least 90% funded have been given a one-year reprieve from cutting pension rights and benefits by the Social Affairs Minister. Funds using the additional time are required to explain why this would be “a balanced approach for all the participants and pensioners”. Those funded below this amount must implement enough “unconditional cuts” to reach a 90% funding level.

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## Norway: Respond



### Gender equality law

A new statutory provision was enacted to promote [gender equality](#).

Among the highlights:

- Companies with more than 50 employees are required to conduct a biennial salary survey by gender.
- They must also adopt a “concrete” methodology to actively advance equality (“a specified activity duty”) and publish statements on their equality efforts. This may also apply to companies that have between 20 and 50 employees if demanded by a social partner.
- Employers must hold a census of involuntary part-time work.
- Companies must establish “activity duties” for combatting workplace harassment.

The law came into effect on January 1, 2020.

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# Key Updates

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## Pakistan: Watch



### Parental leave bill

The Senate has passed a bill that would require employers to grant six months paid maternity leave and three months paid paternity leave to workers in both the public and private sector. It provides for additional unpaid leave (three-months for mothers and one-month for fathers) as well. Workers would have to apply for the benefit and submit a “medical certificate”. The bill also contains measures on imprisonment or fines for violators of the law. The bill will now be sent to the National Assembly for debate.

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## Panama: Note



### Teleworking bill passed

The National Assembly has [approved](#) in its third and final reading, [Bill No. 76](#) which sets out the rights and responsibilities of employers and employees in a telecommuting arrangement . A contract for performing distance work by means of information technology would include arrangements for office visits, remuneration and working hours, including emergency work.

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## Peru: Respond



### Compulsory life insurance entitlement accelerated

Emergency Decree [044-2019](#), [entitles](#) workers to life insurance from the “beginning of the employment relationship” instead of after four years of employment as previously required. It is confirmed in Supreme Decree No. 009-2020-TR, published on Monday, [February 10, 2020](#). The employer must obtain the policy from an insurance company supervised by the Superintendency of Banking, Insurance and Private Administrators of Pension Funds. Effective February 11, 2020, it must cover death benefits following an accident and total and permanent disability resulting from an accident. From January 1, 2021, the policy must also provide benefits for the natural death of a worker. Aon has produced a bulletin on the emergency decree (Spanish: [Modificacion al Seguro de Vida Ley-Decreto de Urgencia No 044-2019](#))

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# Key Updates

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## Poland: Note



### Service allowance may not be included in minimum pay calculation

There are new rules on calculating statutory minimum remuneration which became effective on January 1, 2020. Employers may no longer include service allowance (given to workers for their length of service) when calculating this payment. Most other allowances and awards were already excluded from this formula.

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## Singapore: Note



### New Fair Consideration Framework penalties

The Ministry of Manpower has increased penalties for breaches of the Fair Consideration Framework, which obliges companies with 10 or more employees to advertise vacancies for jobs paying below SGD 15,000 per month on for at least 14 days before seeking an Employment Pass for a foreign national to take the position. The period of work pass debarment for infractions doubled to 12 months (24 months in serious cases) and expanded to include renewal of work passes, which generally have 2-3-year terms. Individual managers may now face fines and jail terms of up to two years.

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## South Korea: Respond



### Labour law amendments

Some notable changes to the labour laws came into effect in January 2020.

Revisions to the Equal Employment Opportunity and Work-Family Balance Assistance Act allow employees to apply for a reduction in working hours to care for their families or their own health conditions, or to prepare for retirement (if at least age 55). Employers with 30 to 299 employees will have until January 2021 to come into compliance and those with less than 30 employees will have until January 2022.

Also, new amendments to the Occupational Safety and Health Act prohibit companies from contracting out dangerous and harmful work.

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# Key Updates

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## Spain: Note



### Ruling on deletion of breaks from working time

The National High Court's Social Chamber has delivered a [decision](#) approving an employer's practice of subtracting coffee, cigarette, and snack break periods from the working time calculations for the new working time register without first consulting workers on what was deemed a serious change in working conditions. The ruling also concluded that overtime periods may only be counted if both the employer and employee have consented to it.

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## Switzerland: Watch



### "Swiss Brexit" referendum

The "limitation initiative", a previously rejected national referendum on "limited immigration" has been scheduled for May 17, 2020. Dubbed the "Swiss Brexit", the initiative would entail a withdrawal from Switzerland's agreement with the European Union on free movement of people. If it is passed, the Swiss government would have one year to negotiate a far more restrictive policy on migration of EU residents to Switzerland.

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# Key Updates

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## United Arab Emirates: Respond



### Abu Dhabi Global Market (ADGM) employment regulations

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The Abu Dhabi Global Market (ADGM) has issued new employment regulations and compensation rules ([Employment Regulations 2019 and Compensation Awards and Limits Rules 2019](#)) which became effective on January 1, 2020. Among the highlights:

- The regulations include new overtime provisions where employees are entitled to overtime premiums of 25-50% (“or time in lieu”) when required to work more than 832 hours over four months. Employers must keep a record of working hours for employees who may be eligible for overtime pay. There are some exclusions for managerial and other white-collar workers.
  - The workday is reduced by two hours per day for fasting Muslim employees during the month of Ramadan.
  - Employers must provide foreign workers one-way repatriation flight tickets.
  - The statutory sick pay entitlement of 60 days on full salary changes to 60 days using a staggered pay system (100% of the employee's daily wage for the first 10 working days of absence, 50% for the following 20, and unpaid for the remaining 30).
  - There are measures exempting disabled workers from the law that allows termination without notice for workers who take over 60 working days of sick leave in a 12-month period.
  - “Colour” has been added to the list of protected “characteristics” but pregnancy has not been included.
  - The minimum statutory notice required by either party for termination is seven days (if the employee worked less than three months continuously) and 30 days (if three months or more).
  - The ADGM Courts have discretionary powers to levy penalties for late termination payments.
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## United Kingdom: Note



### Bereavement leave regulations

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The Department for Business, Energy & Industrial Strategy has delivered the Parental Bereavement Leave and Pay Regulations to Parliament. These are the implementing regulations for the new law entitling parents who lose a child under age 18 to two-week paid bereavement leave. The law will go into effect on April 1, 2020.

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# Key Updates

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## United Kingdom: Watch



### Points-based system proposed

The Migration Advisory Committee (MAC) has posted the Migration Advisory Committee (MAC) report: [points-based system and salary thresholds](#), a set of recommendations for a post-Brexit immigration system. It would introduce a points-based system inspired by the Australian model for rating those foreign workers who do not have job offers. The Tier 2 (General) visa category would expand to cover less highly skilled workers. Salary thresholds, some by occupation, would be reduced and would generally be pegged to pay scales.

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## United Kingdom: Watch



### Equal Pay Bill

The [Equal Pay Bill](#), a private member's bill before the House of Lords, would give employers a 20-day deadline for complying with an employee's request for pay and benefits details of individuals or groups with similar positions. It would also extend gender pay gap rules to cover ethnicity and expand coverage to employers with 100 or more workers. It has slim prospects as a private member's bill but has been flagged as advancing the debate on tougher equal pay rules.

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## United Kingdom: Note



### Workplace harassment guidance

The Equality and Human Rights Commission (EHRC) has published "[Sexual Harassment and Harassment at Work: Technical Guidance](#)". While nonbinding, this "comprehensive [guide](#) to the law" will now be referenced by tribunals fielding harassment cases. This release was accompanied by the EHRC's Preventing sexual harassment at work: a guide for employers.

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# Key Updates

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## United Kingdom: Respond



### Employment terms and conditions/paid time off

Several important measures will come into effect on April 6, 2020:

- Revisions to the Agency Workers [Regulations](#) have eliminated the “Swedish Derogation” exclusion (loophole allowing reduced pay for agency workers), entitling these workers to the same pay as those directly recruited by the hirer once they complete a 12-week continuous service qualifying period.
- The reference period for calculating holiday pay for workers without fixed hours will increase from 12 weeks to [52 weeks](#).
- New hires will receive a written statement of employment “particulars” featuring compensation, work schedule, training, and leave entitlement on the first day of work.

## United Kingdom: Watch



### Carbon footprint reporting proposed for pension funds

Amendments have been tabled to the Pension Schemes [Bill](#) that include Government sponsored provisions relating to climate change risk. The provisions would enable future regulations to determine requirements "to secure that there is effective governance [in respect of] climate change" and to set out information to be published relating to the effects of climate change on the scheme.

## United Kingdom: Watch



### Bill would curb unpaid apprenticeships

The House of Lords has introduced a private member's [bill](#) that would prohibit unpaid work periods exceeding four weeks. Unpaid internships have become controversial because of alleged over-use so this bill has gained some attention. If passed, the Unpaid Work Experience (Prohibition) Bill would require employers to pay the national minimum wage rate to interns employed for over four weeks. The bill had its first reading on January 13, 2020, and date for the second reading has not been scheduled.

# Key Updates

## United Kingdom: Note



### The Department for Work and Pensions' guidance on benefits following the United Kingdom's exit from the European Union

The DWP has published online guidance for:

- UK nationals living in the [EEA or Switzerland](#), covering entitlement to, and uprating of, the UK state pension - treatment will differ depending on whether the individual moves before or after December 31, 2020; for the latter the rules will depend on the outcome of EU negotiations.
- EEA and Swiss citizens living in the [UK](#), explaining that if such individuals are living in the UK by December 31, 2020, they will be entitled to continue receiving UK benefits on the same terms as now for as long as they continue to be lawfully resident in the UK and meet the eligibility requirement.

## United States of America: Note



### Retirement Legal Consulting & Compliance Quarterly Update

The Retirement Legal Consulting & Compliance practice is pleased to present its Quarterly Update of recent legal developments for the first quarter of 2020. In this issue you will find the following articles:

- SECURE Act Becomes Law in Year-End Spending Bill.
- Spending Deal Benefits Retiree Medical Program.
- Keeping up With Compliance!
- No Change to Retirement Plan Withholding in 2020.
- IRS Guidance Extends Deadline for Hardship Withdrawal Plan Amendments.
- DOL Proposes to Allow Website Posting of ERISA Disclosures.
- Court Sides With Private Equity Funds Over Teamsters.
- Quarterly Roundup of Other New Developments.
- Recent Publications.

The first quarter 2020 issue of the Retirement Legal Consulting & Compliance Quarterly Update is available [here](#).


## Zimbabwe: Note





### Currency valuation ruling to impact pension benefits

The Insurance and Pensions Commission of Zimbabwe (IPEC) has announced that a recent Supreme Court judgement, based on a controversial decree issued by the President in [2019](#), will have an impact on the value of pensions. Statutory Instrument 133 of 2019 (SI 33/2019) officially made the Zimbabwe (RTGS) dollar legal tender and required that “assets and liabilities” (on or before February 22, 2019) be valued in RTGS dollars “at par” with the United States dollar. Therefore, pensions with their contributions in US dollars will see their payouts in RTGS dollars of significantly lower value.

## Other Notable Updates

Area	Country	Date	Name
	Azerbaijan	2/27	Services excluded from medical insurance package
	India	2/6	Earlier start on standardized health insurance product for non-life insurers
	Malaysia	2/27	National health scheme extended to middle class
	United States	2/6	Supreme Court Denies Expedited Review of Affordable Care Act (ACA) Constitutionality Case

	Argentina	2/27	Life insurance premium hike
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	Azerbaijan	2/27	Decree pegs pensions to wage inflation
	Estonia	2/13	Second pillar to be voluntary
	Ireland	2/6	Guidance on pension contributions in a change-in-control
	Nigeria	2/13	Pencom enforcement initiatives
	Philippines	2/13	Supreme Court rules against same-sex marriage
	Poland	2/27	Lower house approves Open Pension fund transfer bill
	Romania	2/6	Social security contributions from part-timers
	Romania	2/20	Pillar 4 update
	United Arab Emirates	2/20	DEWS (DIFC Employee Workplace Savings) update
	United Kingdom	2/27	The Financial Conduct Authority's policy statement on disclosure of costs and charges in contract-based schemes
	Zimbabwe	2/6	Small pots are eligible for lump-sum distribution

## Other Notable Updates

Area	Country	Date	Name
	Belarus	2/13	Tax incentives for hiring disabled workers
	Brazil	2/6	Tax regime for fuel vouchers
	Cambodia	2/27	Penalized for trade union policies
	Canada	2/27	Ontario ruling counts dependent contractor period in termination notice formula
	Colombia	2/13	Youth hiring incentive
	Finland	2/20	Activation model for unemployment benefits abandoned
	Finland	2/20	New rules for hazardous substances in the workplace
	Israel	2/27	Guidance on tax-exempt fund withdrawals
	Mongolia	2/6	New public holiday
	Myanmar	2/20	Standards for foreign investors
	Netherlands	2/20	Labour Market in Balance Act provisions for on-call workers
	Russia	2/20	Minimum presence requirement for work permits enforced
	Singapore	2/6	Guidelines on mental health queries for job applicants
	South Africa	2/20	Foreign Employment Remuneration Exemption guidance
	United Kingdom	2/27	Modest IR35 relief
	United States of America	2/20	Final rules on apprenticeship programs



Additional information plus other updates can be found in Greater Insight which is updated & emailed on a weekly basis [Click here to access to Greater Insight Login Page](#)

## About Aon

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