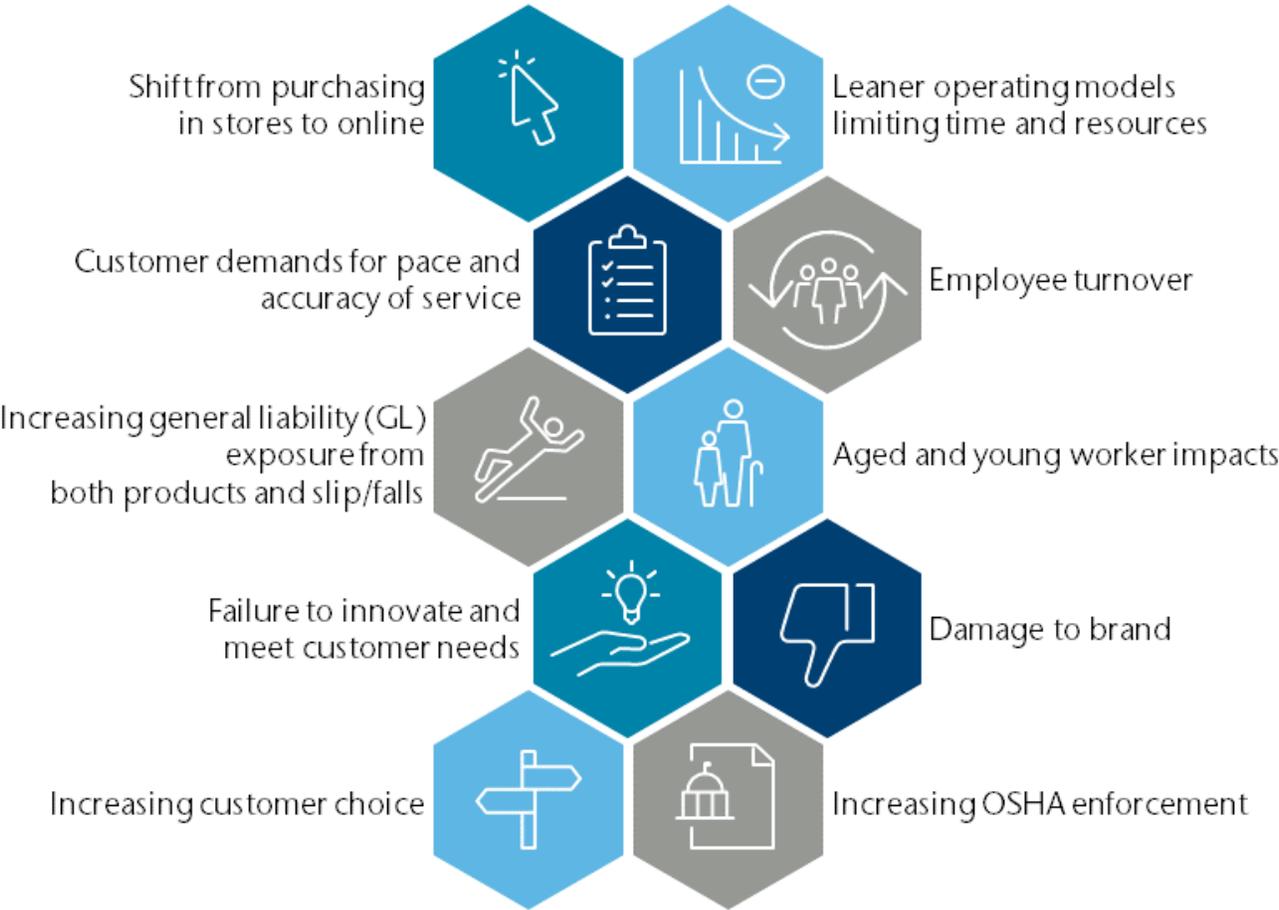


Aon
Casualty
Risk
Control
Solutions
for the
**Retail
Industry**

AON

Challenges

Today's retailers face significant challenges to maintaining or achieving operational excellence. Although these challenges are sometimes beyond the control of the organization, their recognition is vital to understanding the business environment in which the organization must operate.



Industry-Leading Experience and Expertise

For traditional retailers, 60-75% of their total cost of risk (TCoR) is comprised of retained losses specific to Workers' Compensation (WC) and General Liability (GL).

Aon's Actuarial Practice has been tracking casualty costs for over twenty years, allowing retailers to leverage industry specific data to gauge the effectiveness of their programs. Additionally, our Laser™ Diagnostic tool provides insight into specific cost drivers for the Retail Industry.

Aon's Actuarial Retail study demonstrates that U.S. retail store employee injuries are increasing in severity (claim cost) by 4.3% annually.

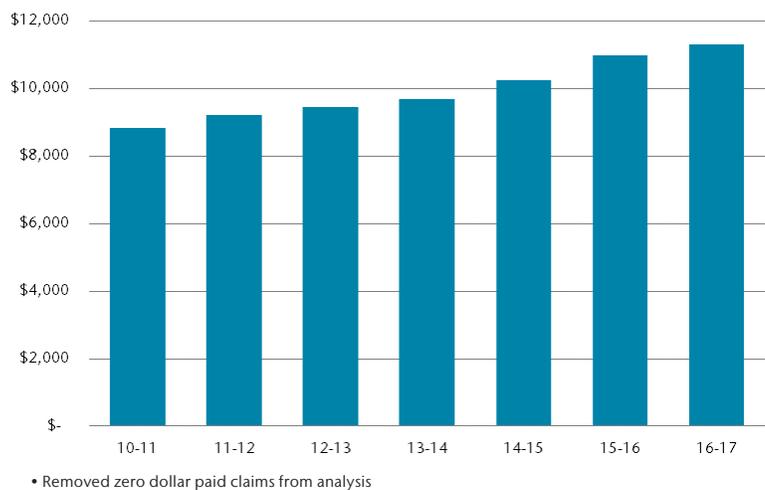
Workers' compensation claims for the Retail Industry are experiencing material increases in average cost per claim, creating pressure on risk managers to reduce both the frequency and average severity cost per claim.

Our consultants recognize that each industry subsector requires an approach to safety tailored for each retailer's unique operating culture.

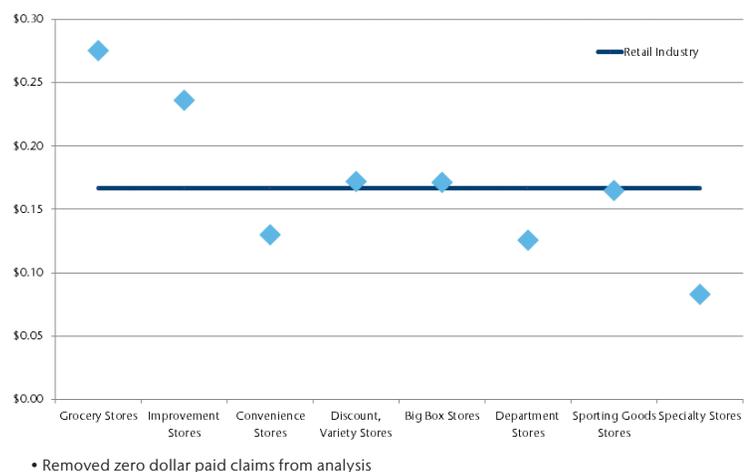
Aon's Casualty Risk Control Practice has an experienced team of retail industry consultants that implements customized solutions improving TCoR.

Aon consultants have performed extensive claim analyses for our retail clients to help identify cost drivers and savings opportunities. Although every retailer has a different loss profile, we have observed that WC losses typically indicate material handling, falls, and struck-bys claims account for 60-80% of clients' claim severity. Therefore Aon assists our clients with identifying the root causes of these injury types, as well as management systems that influence behaviors.

Severity of WC Claims



Frequency Rate Per \$100,000 Payroll Feb. 2016-17



Unparalleled Access to Data

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, Aon now introduces 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 our interactive dashboard, clients can perform 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 create an unparalleled next step in leveraging data to manage your loss costs, by far the largest single element of Workers' Compensation TCoR.

Claims Process Effectiveness—WC

Key Component	"Stoplight" Assessment	Explanation
Claim closure rate	●	For the most recent 12 months period, 89.9% of claims were closed within this period. This rate is significantly outside accepted norms.
Claim report lag time	●	The percentage of claims that were reported within three days of the date of loss to the TPA is 77.3%, which is within the accepted norms. (Note that the average cost per claim increases with delays after seven days from the injury.)

Medical Cost Management—WC

Key Component	"Stoplight" Assessment	Explanation
Ratio of paid medical to total paid	●	The medical paid accounts for 88.6% of the total paid amount. This rate is slightly outside of accepted norms.
Catastrophic medical cases	●	There is no CAT claim with medical paid >\$200,000 within 18 months of injury.
Proportion of large medical claims	●	Slightly outside accepted norms, with 8.1% of claims accounting for a substantial percentage of medical paid.

Aon
Empower Results™

Litigation Management—WC

Key Component	"Stoplight" Assessment	Explanation
Ratio of paid expense to total paid	●	Paid expenses account for 16.2% of the total paid, which is significantly outside the accepted norms.

Safety and Prevention—Key Cause Trends

Key Component	"Stoplight" Assessment	Explanation
Ergonomic Claim Frequency [% count]	●	The frequency of ergonomic claims/MSDs (38.5%) is slightly outside of the Laser results average for the Wholesale/Distribution industry.
Ergonomic Claim Severity [% incurred]	●	The severity of ergonomic claims (\$2.3%) compares unfavorably to the Laser results average for the Wholesale/Distribution industry.
Average cost per ergonomic claim	●	The average incurred per ergonomic injury claim (\$26,140) compares unfavorably to the Aon peer average for the Wholesale/Distribution industry.
Slip or Fall Claim Frequency [% count]	●	The frequency of slip and fall claims (11.5%) compares favorably to the Laser results average for the Wholesale/Distribution industry.
Slip or Fall Claim Severity [% incurred]	●	The severity of slip and fall claims (\$5.4%) is better than or, within the Laser results average for the Wholesale/Distribution industry.
Average cost per slip/fall claim	●	The average incurred per ergonomic injury claim (\$21,818) compares unfavorably to the Aon peer average for the Wholesale/Distribution industry.

Aon
Empower Results™



Retail Industry Laser™ Findings

Aon designed the Laser™ benchmarks to compare client results to aggregated and industry peer group data. Reviewing the completed retail Laser™ studies and comparing specific results against our proprietary benchmarks, we have identified eight metrics that warrant further study by retailers. Shown are the eight metrics, along with the percent of Laser™ reports where the result is worse than Aon benchmark.

Laser Metric

Aon's Laser Metric	Proportion of Laser Studies Where Benchmark was Exceeded
Conversion rate of medical only to indemnity claims	96%
Frequency of claims for employees hired within previous 12 months	88%
Rate of paid legal expenses to total paid expense	76%
Severity (claim cost) of ergonomic related claims	70%
Frequency of claims related to ergonomics	61%
Severity (claim cost) of slips, trips or falls related claims	58%
Rate of claims reported within 0 to 3 days	57%
Average number of temporary total disability days	51%

% Based on # of Completed Retail Lasers Outside of Benchmark

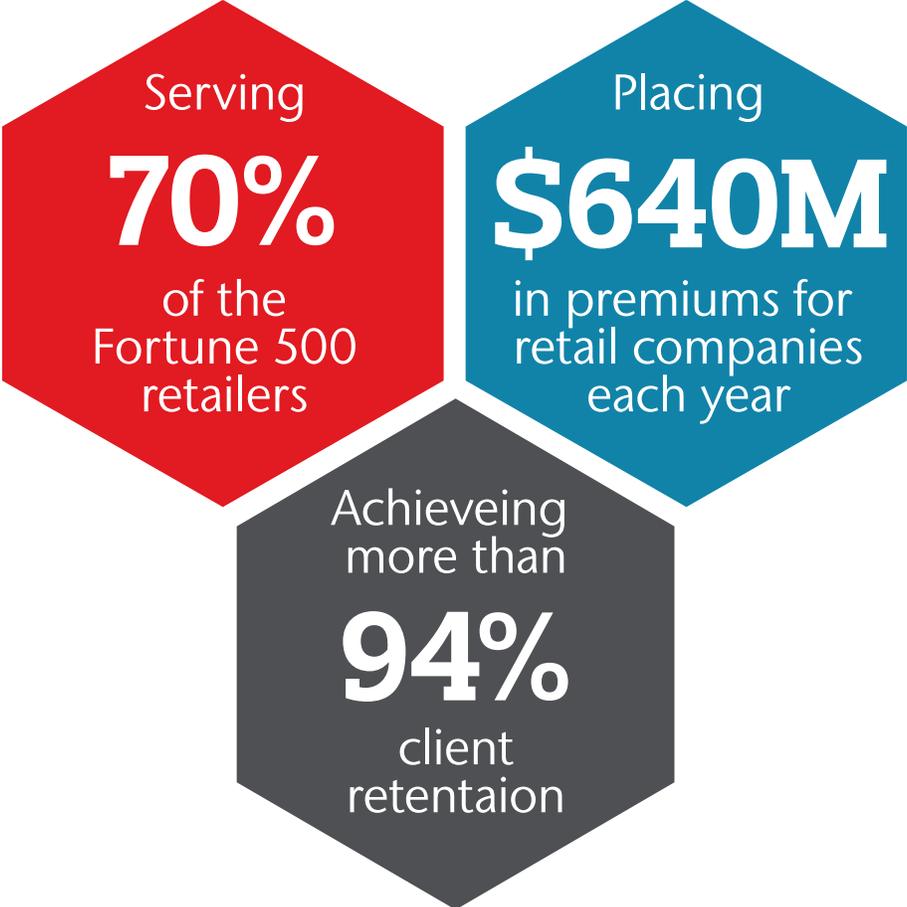


US Commercial Retail Practice

Aon Retail Industry Practice

The strength of Aon’s Retail Industry Practice uniquely positions Casualty Risk Consulting to understand client risk and develop innovative and effective solutions that drive business results. Our consulting experience is built on this diverse client base creating perspective and driving innovation.

Our partnership with US Commercial Risk Solutions leverages over nine billion dollars in loss data through the Casualty Laser™ Diagnostic tool providing clients with industry leading benchmark data. Our Client Promise® philosophy emphasizes a collaborative approach ensuring best in class service.



Aon Client Promise® Platform

This uncompromising commitment is the foundation of the Aon Client Promise®. In its simplest terms, Aon Client Promise® defines the way we work together, what you can expect from us, and the value we will deliver.

The Aon Client Promise® is not just words. Behind the four elements is a simple but powerful process that tracks our progress and keeps our teams connected to ensure we deliver on your needs and to your expectations.

Within the Risk Control practice for retailers, we are committed to the Aon Client Promise®. Here's how we apply the framework and methodology.



Discover

- Thoughtful approach to align client needs with prescriptive solutions
- Retail Casualty Laser™ Diagnostic tool provides insight by leveraging industry benchmarks
- Analytics based dialogue with clients identifies clear goals for improvement

Develop

- Total cost of risk reduction strategies for your organization
- Key performance indicators to chart progress to success
- Strategic action plan outlining responsibilities

Deliver

- Effective and sustainable pre and post-loss solutions
- Safety program enhancements
- Safety culture improvement
- Industry leading ergonomic support
- Cost containment
- Return to work
- Claims closure process
- Claim validation services

Review

- Performance measures to demonstrate ROI and value, re-assess and re-engage based on results
- Spectrum™ analytics
- Leading and lagging indicators
- Strategic action plan
- Annual Actuarial Retail Benchmark Study

Case Study #1

Issue:

To promote the brand and increase sales, a brand retailer's marketing strategy led to a significant increase in requests of Risk Management to "approve" a variety of special events that involved the potential for physical injury and liability claims. Risk Management was asked to "make it safe" while still allowing the marketing strategy to be implemented. Turnaround time was critical for these events, and client reached out to Aon's Casualty Risk Control Retail Practice for advice and guidance regarding how industry peers manage these periodic requests

Solution:

Aon consultants analyzed the client's current process to identify common scenarios and planned activities for the next two quarters. Process benchmarking was completed with both retailers and other related industries to identify best practices to minimize risk, while simultaneously promoting sales. A simple process was developed that identified actions that should be taken before, during, and after these special events.

Multiple scenarios were "beta tested" using this new process and solutions were developed to address challenging events, or direction was provided that allowed Marketing to adjust their planned event so marketing objectives were met and risk was minimized.

Outcome:

Risk became another factor formally considered in the event planning process.

The formal integration of risk identification and control into the event planning process further strengthened Risk Management's perception as a true business partner to Marketing and Operations. In addition, in project reviews increased, as well as earlier notification of events being considered.

Case Study #2

Issue:

A client had a significant increase in strain/sprain injuries related to moving and handling of merchandise/products, these claim types contributed to 35% of their loss costs.

Solution:

Aon used workers compensation loss data and analytics to identify teams or departments where the majority of strains/sprains occurred and developed a suite of tools for stores to use to help reduce risk exposure. The tools included customized training modules, identification and development of safety coaches at the stores and a customized strain/sprain audit process that was efficient and user friendly. Training included Aon led webinars designed to educate regional/store safety coaches on strain/sprain prevention.

Outcome:

A pilot program was developed and delivered to the client on time. The "Train-the-Trainer" sessions were held to provide coaching to regional and store level safety coaches. As an element of the program, one page "Train-the-Trainer" documents were created which included a leader's guide designed for huddle or pre-shift meetings.

Case Study #3

Issue:

A major retail client with multiple warehouses across the US and Canada wanted to improve their distribution center work environment by strengthening their supervisory and Environmental Health and Safety (EHS) teams' ability to recognize risk. This goal would also to fulfill safety program requirements resulting in government regulated insurance cost reduction (Canada).

Solution:

Aon analyzed the organization's insurance loss data, incident investigation information, and interviewed EHS personnel to develop a target list of occupations. Using the noted occupations, Aon then completed JSA (job safety analyses) and PDA (physical demand analyses). The resulting deliverables served as pre and post injury support tools for the organization to recognize and reduce risk of injury.

Outcome:

PDA products were used by Human Resources and Operations during both the hiring process and for support of Return to Work activities. The JSA product was used by EHS to work with Operations management, including line supervisors, to develop best practice work instructions allowing important safety information to reach the floor level employees. Future initiatives based on this project were the sharing of information and work products to other fulfillment and distribution centers in Canada.

Case Study #4

Issue:

A major retail client with hundreds of stores and strategic warehouses across the US had received multiple OSHA citations for not having an effective Injury and Illness Prevention Program (IIPP). The client contracted with Aon to develop and assist with the implementation of an effective IIPP company wide.

Solution:

Aon analyzed the organization's legacy safety documents and visited/audited selected stores, warehouses, and Corporate Headquarters. Based on all the information provided, Aon developed three separate IIPP's (Warehouse IIPP, Stores IIPP, and Corporate Offices IIPP) and a formal Ergonomic program for all three business units. In addition, tools were developed to assist in implementing the program which included customized training and audit materials. The training materials included a matrix of all required training by known exposure.

Outcome:

Business unit IIPP programs were implemented shortly after the program materials and training were provided. Client was very complimentary of the work product and its application across the organization.

Service Offerings for Retail Clients

The Retail Industry has significant potential for injury to both employees and customers, requiring retailers to focus on injury prevention and safety activities to reduce and mitigate these risks. Aon's Casualty Risk Control Retail Practice collaborates with clients to help optimize their risk program, contain costs, support safety and employee well-being, and improve productivity by ensuring associates are engaged in tasks that support both the supply chain and store operations. Below are services that proved valuable to our retail clients.

Retail Industry Risk Assessments for Stores and Supply Chain

Aon helps retail clients recognize employee behavior and physical conditions in the work environment that create risk. Aon will complete various on-site assessments in support of:

- TCoR reduction initiatives,
- OSHA compliance assistance (specific topic, abatement response, etc.), and
- Operational excellence as defined by client specific goals or initiative objectives.

Management and Employee Safety Engagement Programs (e.g. Safety Leads)

Our consultants will assist clients with the implementation of a safety system that:

- States clear goals,
- Assigns roles and responsibilities,
- Provides education and tools to execute risk reduction activities, and
- Provides oversight and reporting on key performance metrics.

Risk Scorecards and Industry-Specific Benchmarking

Benchmarking results is a competitive necessity for retailers and our team works with clients to:

- Communicate results in a variety of formats, and to audiences (i.e. location leadership, safety leadership, employee-facing and management-facing).
- Identify and support key pre and post loss strategies, objectives, and action plans, and
- Develop a process to transmit this mission critical information.

Ergonomic Solutions

Aon's Casualty Risk Control team who help our retail clients:

- Define the current state of risk for musculoskeletal injuries through a variety of assessment tools and methodologies,
- Use data to identify opportunities for improvement,
- Test potential solutions and risk reduction and time savings with computer assisted modeling, and
- Create proof of concept deliverables allowing our clients to validate TCoR and productivity-related savings.

Regulatory Concerns

With increased enforcement efforts among the retail sector and mindful that OSHA penalties are uninsurable, Aon will work with our clients to implement strategies that will:

- Evaluate store, supply chain, and construction project compliance levels,
- Implement the variety of programs required for retailers (i.e. hazard communication, fall prevention, etc.),
- Complete on-site assessments of a specific topic or a general walk through survey of required safety and health regulations,
- Customize safety program documents,
- Provide advice on recordkeeping, significant injury reporting, alleged violation abatement strategies, and
- Create and deliver training workshops, including OSHA 10 and 30 hour program and e-learning options.

Fleet Safety Program

Our team offers a spectrum of services that will help clients manage risks associated with non-regulated and regulated fleets. This include strategies to:

- Reduce frequency and cost of most prevalent crash types (e.g. rear end, side swipe, intersection)
- Mitigate injury potential and risk exposures for employees and the driving public,
- Ensure driver compliance with regulatory requirements and best practices, and
- Optimize fleet operations.

Safety Culture and Organizational Safety Improvement

Aon's Safety Culture Improvement offering applies the techniques of organizational development, project management, injury prevention, and behavioral based safety to the evaluation and control of the contributing factors that cause injury. Services targeting the optimization of safety management systems and ISO 45001 are two methods to drive performance in the retail safety environment.

Management and Employee Safety Engagement Program

This program leverages loss analysis, risk identification, colleague communication techniques, and structured roles and responsibilities to assist Retailers in the effective control of key loss driving behaviors and conditions.



Ergonomics Consultation

Findings from Aon’s proprietary diagnostic tool, Casualty Laser™, reveal that ergonomic-related injuries account, on average for nearly 40% of a retailer’s Workers’ Compensation spend. A recent Aon survey on ergonomic injury prevention programs showed gaps exist among program performance expectations (i.e. reduction of ergonomic injuries) and resources available to implement programs within the injury prevention, claim management and operational disciplines. As each department or profession (e.g. claim manager, safety manager, production) addresses their area of responsibility, solutions are often implemented in a tactical fashion. In some cases, the approaches deployed conflict with one another. Using an agreed upon approach will help to ensure objectives are met.

Aon’s Risk Control and Ergonomics professionals use an enterprise ergonomics approach in which professionals use a scalable model allowing clients to create a corporate strategy or target a specific risk or exposure area. The three-pronged model of design and metrics, people, and assessment, illustrates a best practice approach yielding improvements beyond the traditional claim metrics of claim frequency and cost reduction.



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 retail 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 retailers 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.

3D Modeling

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

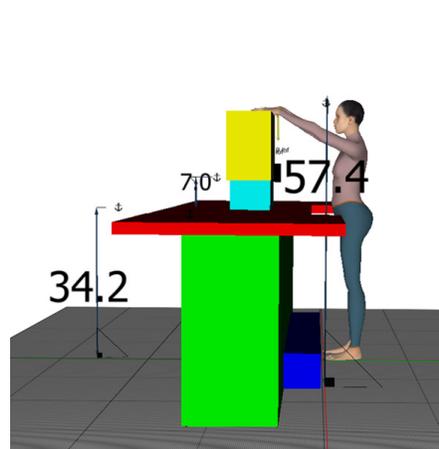


Figure 1: At Risk State

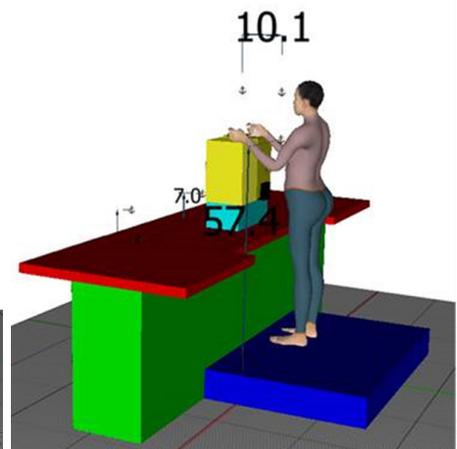


Figure 2: Improved State

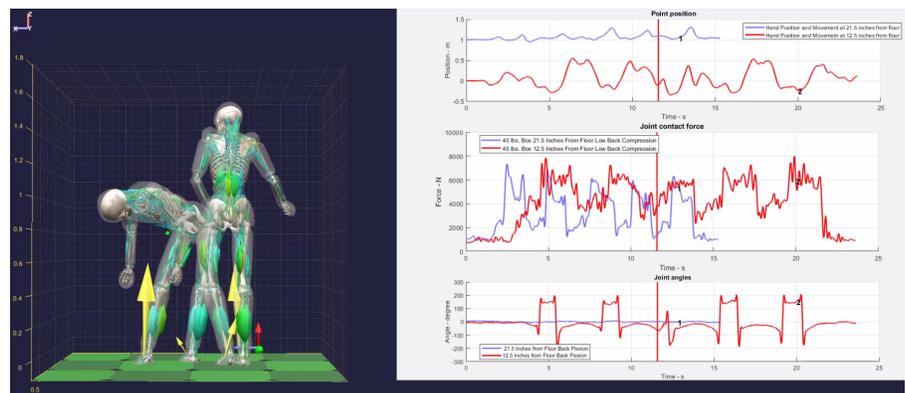


Figure 3: Comparative Modeling of Manual Material Handling Task

Wearable Technology Produces Objective Data



Real time data on muscle force, repetition, and posture



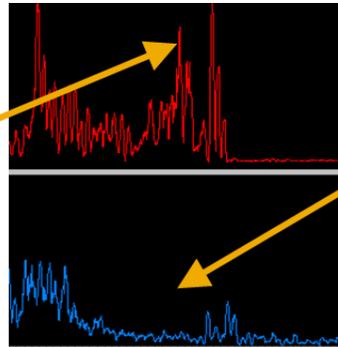
Real time data on proposed solutions provides insight into risk reduction essential to identifying the best go forward options



Measurement of risk according to specific physical tasks allows practitioners to pinpoint hazards and prioritize solution development

BEFORE

The red data line demonstrates elevated force requirements in the current state



AFTER

The blue data line demonstrates reduced force requirements post ergonomic improvement resulting in less risk of injury

EQulP® - 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 EQulP® 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. EQulP® 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.

Ergonomic Quantification and Improvement Process Tool (EQulP™ Tool)					
User Profile		Task Details		Algorithm™ Coverage	
Operator ID: 12345	80	Date: 10/26/2023	Equipment Number: 12345	Algorithm™ Coverage: 100%	AON
Age: 45	0	Task Name: 12345	Task ID: 12345	Review risk levels to determine the level of risk for the general population	Clear Section II
Line of Task & Shift	From: 12345	From: 12345	From: 12345	From: 12345	From: 12345
Location: 12345	From: 12345	From: 12345	From: 12345	From: 12345	From: 12345
Operator Name: 12345	12345	12345	12345	12345	12345
Section I	Force / Posture	Frequency / Duration	Force, Posture, and Frequency	Frequency / Duration	
Neck	1. New full bending (> 30°) of neck forward, backward, or to the side	2. Slight bending of the neck (< 15°)	3. Frequency = 15 per cycle	4. Frequency = 4 per cycle	5. Duration = 35% of task cycle in awkward posture
Risk Rating: 15	60%	30%	60%	30%	60%
Shoulder	1. Flexion above shoulder (> 30°) or behind back (> 20°)	2. Elbow close to body (< 30°)	3. Frequency = 8 per cycle	4. Frequency = 1.5 per cycle	5. Duration = 35% of task cycle in awkward posture
Risk Rating: 15	60%	30%	60%	30%	60%
Back	1. Forward bending or twisting > 30°	2. Forward bending < 30°	3. Frequency = 3 per cycle	4. Frequency = 1 per cycle	5. Duration = 15% of task cycle in awkward posture
Risk Rating: 5	60%	30%	60%	30%	60%
Arm & Elbow	1. One arm pushed > 20 lbs	2. Early, abrupt extension of arm (> 15° to 150° elbow)	3. Frequency = 4 per cycle	4. Frequency = 1 per cycle	5. Duration = 15% of task cycle in awkward posture
Risk Rating: 5	60%	30%	60%	30%	60%

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 EQulP® 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

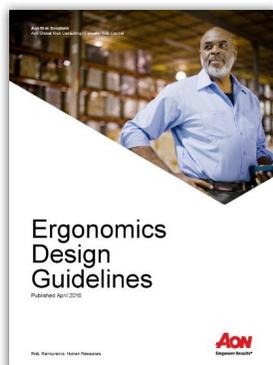
Design & Metrics

Our understanding of the retail environment and related metrics around business operations (i.e. cycle time, efficiency, space reduction), as well as TCoR metrics allows Aon to provide clients with fact-based information to create and deploy improvement strategies, devise communication plans among the key players—corporate, business unit, risk management, human resources, safety and wellness, and employees to increase the likelihood of a successful outcome.

Regardless of the retail work environment, the design and functionality of the workspace is an important consideration; and this is critically important for the customer interaction and experience. Combining our risk quantification and validation tools with ergonomic design principles ensures solutions will meet the objectives of reduced employee exposure without impeding the customer experience. Aon’s ergonomists will combine the documented parameters when retrofitting or designing new processes or tasks for our clients. When ergonomic risk reduction principles are contemplated during the planning and design phases of projects clients are able to explore options available to eliminate or minimize risk factors.

The concepts used include anthropometric (physiological, gender, and population percentile) parameters and data points like:

- Reach and distance
- Clearance and openings
- Heights
- Force
- Repetition
- Posture



People

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.

Physical Demands Analysis

Our analysis 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.

Musculoskeletal Claim Validation

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.

Return to Work programs

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 Short-term Disability (STD), Long-term Disability (LTD), Family Medical Leave Act (FMLA), Americans with Disabilities Act Amendment Act (ADAAA) and leave of absence (LOA) considerations. Incorporation of documented Physical Demands Analyses (previously identified) produces best in class Transitional Duty Programs.

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.

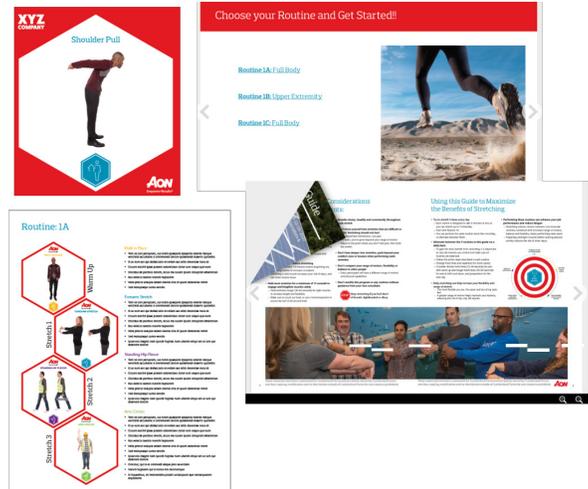
Our program includes a set of warm up activities, as well as a mix of dynamic and static stretches for the upper and lower body. Specific stretches are selected from the deck based on ergonomic exposures, and built into routines by the Aon team. Once the program is implemented, daily stretching sessions 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



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 consists of 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/fleet 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 & Evaluation

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

- Ensure employees are qualified to operate the specific type of vehicle (e.g. hold a specific license),
- Review the employee's knowledge of vehicle operation and safe driving techniques,
- Review the driver's Motor Vehicle Record (MVR), and
- Review past driving performance and work 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.

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 Federal Motor Carrier Safety Administration Safety Management Cycle.

FMCSA Gap Assessment/Regulatory Compliance

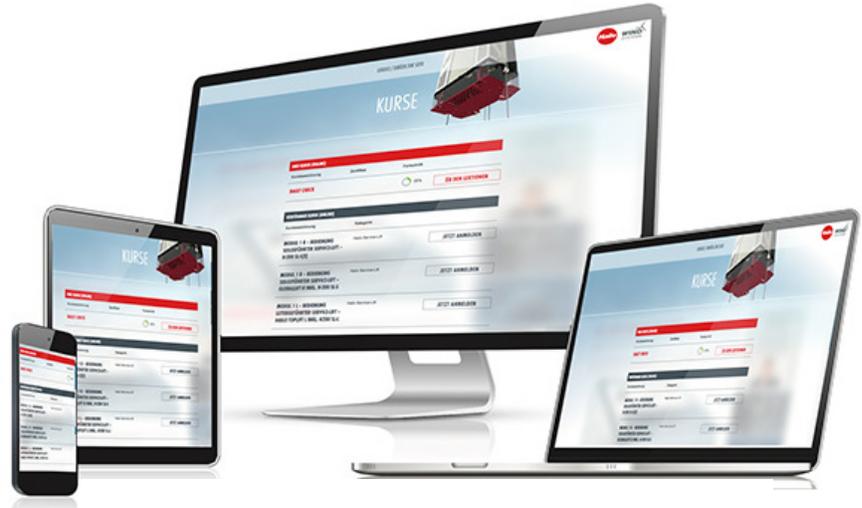
The FMCSA (Federal Motor Carrier Safety Administration) Gap Assessment evaluates fleet safety management practices and adequacy of driver safety measures for our clients with regulated fleets. The results of the assessment are used to develop focused improvement strategies that strengthen FMCSA compliance 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.

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
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E-Learning Partnership

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



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About Aon

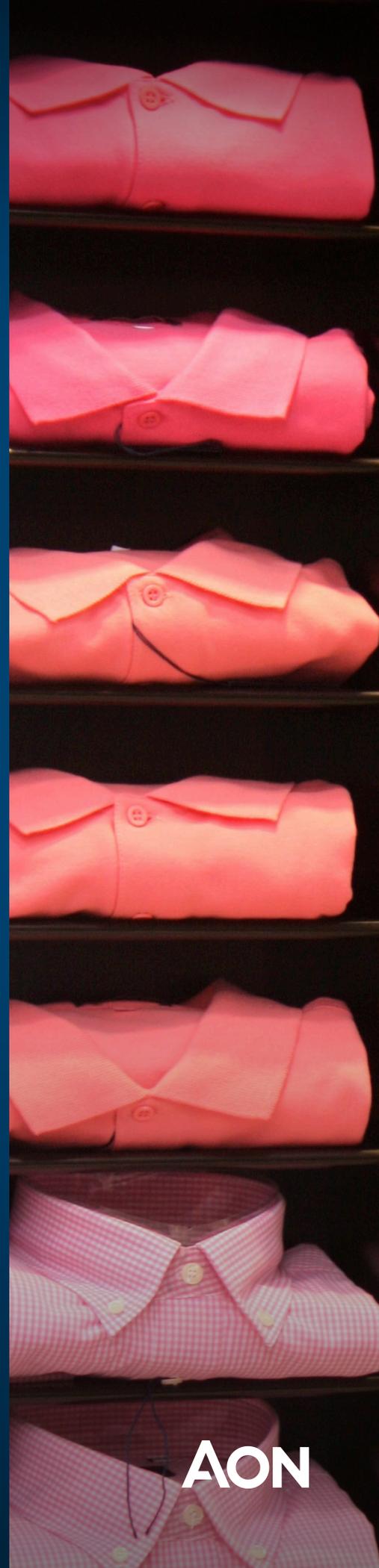
Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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