

Managing technical risks

Choosing the right protection for your investments.

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Technical risks require a practical approach.

High-quality products or qualified, dedicated staff are by no means the only factors that determine the success of your business. It is also very important to identify technical risks and the impact they can have on the success of the business. And, of course, to minimize and cover them.

Based on our extensive expertise in the field of technical risks, not only can we identify the broad spectrum of possible risks, we can also propose intelligent safety concepts tailored to your individual requirements.

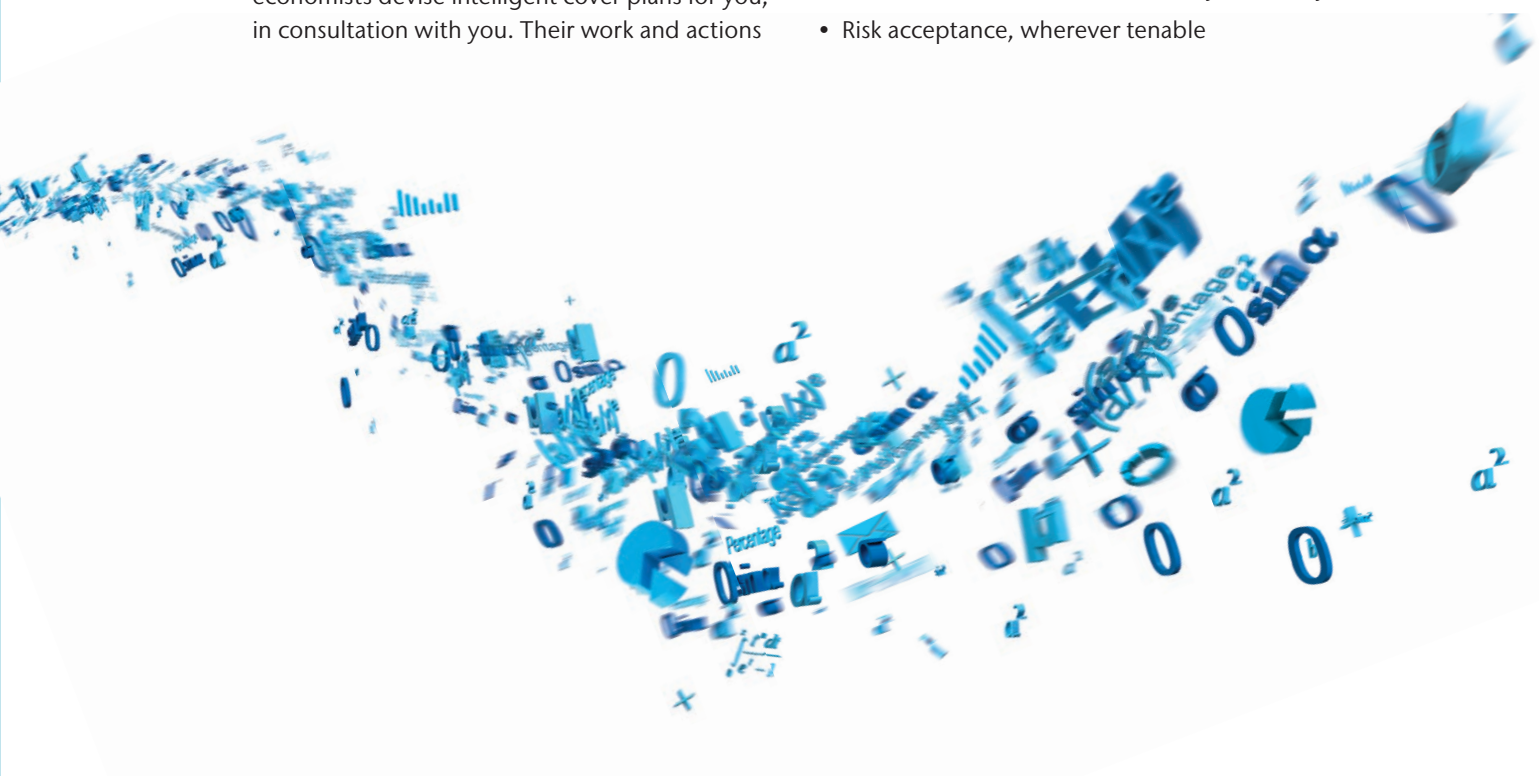
That doesn't just mean a theoretical description of possible measures. It means real, practical protection.

Our experts. Your security.

Aon's Risk Control & Engineering (RCE) unit is a leading provider of long-term protection for investments. Teams of highly specialized experts including engineers, chemists and business economists devise intelligent cover plans for you, in consultation with you. Their work and actions

are based on clear principles, focussed on your requirements:

- Risk avoidance, wherever possible
- Risk reduction, where economically necessary
- Risk acceptance, wherever tenable



Greater security. Greater competitive advantage.

We develop individual safety concepts tailored to your requirements, allowing your company to compete successfully.

Using state-of-the-art scientific methods and safety techniques, our specialists analyse and evaluate your risks. Their recommendations then form the basis of a comprehensive risk strategy.

- ◆ Neutral, independent consulting
- ◆ Better insurability of risks allows more favourable policy conditions
- ◆ Assistance on the spot, e. g. for site surveys, planned new buildings, technical acceptance of the work
- ◆ In-depth knowledge of both national and international codes and standards
- ◆ Co-ordination of international loss prevention programs by a single contact person





Fire Protection

Fire can cause personal damage, property loss and loss of assets to an extent which may jeopardize a company's reputation, sales figures and ability to deliver goods.

Risk insurance and compliance with applicable codes and standards are, therefore, indispensable prerequisites for business protection. Still they often fall short of ensuring survival after a loss. That is why adequate fire protection is vital for a company's survival in the long run.

Our services

- On-site underwriting risk analyses for fire and fire business interruption insurance
- Consultation on preventive fire protection and optimization of existing concepts
- Design of fire protection systems, concepts and expert opinions for new constructions or retrofit designs
- Protection concepts using automatic fire suppression and inert-gas systems
- Design of water and gas extinguishing systems, elaboration of qualified tenders with subsequent bid review and evaluation
- Installation supervision for protection systems until official acceptance
- Construction period services
- Fire action, escape and rescue plans

Fire Alarm Systems

The sooner a fire is detected, the better the chance of avoiding property loss and personal injury. Sophisticated automatic fire detection systems designed and installed by skilled professionals are crucial if rescue and fire-fighting measures are to be initiated immediately and effectively.

Our services

- Optimization of existing or planned fire alarm systems
- Design and planning of new fire alarm systems in line with recognized technical standards (DIN, VDE, VdS) taking account of official requirements
- Technical specifications, costings, tenders and assistance in negotiations with prequalified bidders
- Construction team consultation
- Support service for final acceptance

Fire Extinguishing Systems

Protection concepts that rely on fire detection and manual extinction alone are often found wanting. The safer option is to include an automatic extinguishing system: operating on the spot – automatic, immediate, reliable and resistant to false alarms.

Such a high level of protection does not need to be the most expensive choice. Through the intelligent design of fire protection concepts for new building projects, additional installation costs can be offset by savings in building materials and other protection devices. In addition, automatic extinguishing systems complying with the regulations may have a positive effect on prices for fire and business interruption insurance.

Our services

- Elaboration of detailed concepts for water or gas extinguishing systems
- Agreement on any ambiguous parameters
- Rough design, drawing and cost estimate
- Advice on aspects other than installation (specification and consideration of the works to be borne by the client / costs of maintaining the system)
- Bill of quantities and technical specification
- Presentation of the project to contractors to explain the protection concept and installation options
- Bid review and scoring by applying financial and technical considerations
- Assistance from negotiation until order placement
- Construction supervision until final acceptance of protection systems free from defects
- Supervision of entire planning process to ensure standards and budgets are met





Explosion Prevention

For a company, explosion risk is tantamount to fire risk. Strict compliance with national and European legal requirements is vital for companies seeking to obtain insurance cover for explosion risks as well.

Explosion events tend to appear in the headlines even beyond the neighbourhood. As a consequence, there is a great public interest in learning about the cause and the prevention methods of such an occurrence. Therefore, for businesses, explosion protection starts with realizing the hazard and implementing the preventive measures to the full.

Our services

- Analysis and evaluation of explosion risks on site
- Design of protection concepts to minimize explosion events, ensure safety at work and keep up production availability
- Design of explosion prevention measures for both planned and existing facilities
- Impact analysis of explosion hazards under property and business interruption aspects
- Identification of third party liability risks resulting from explosion events
- Code consulting services



Risk Management and Claims Consulting

Major fire damages or natural disasters, often involving a detrimental impact on the environment, are a big challenge for a business. Customers, suppliers, insurers, experts, authorities and even the public expect quick responses, solutions and decisions. This situation often leads to bottlenecks and gaps in information. For this type of emergency, Aon provides services that reach beyond the usual level of fire protection:

Our services

- Technical loss report and support with the fire investigations in the event of damage
- Consultancy in strategic and conceptual reconstruction
- Assistance in the reconstruction in matters of safety, fire prevention and environmental protection
- Preparation of fire protection concept required to obtain a building permit
- Design, costing, planning and tendering of protection systems and assistance in selecting a bid
- Construction supervision until final acceptance

Learning from experience

To better prepare you for any future loss, Aon also offers the following services:

- validation of the adequacy of your current safety measures
- design of holistic emergency plans (crisis manual), including training
- implementation of a property risk control program with periodic, critical point analysis
- design of a comprehensive corporate business continuity management system
- advice on additional structural or technical improvements to ensure the protection of the site and other locations

Business Continuity Management

The causes of business interruptions are manifold. The aim is to reduce their effect to a tolerable level of cost. Business Continuity Management (BCM) is a management task designed to identify and prevent potential causes of business interruption.

On the basis of BCM, measures can be developed and implemented to ensure the continuation of business processes in the event of operational disruptions and avert consequences that threaten the company's very existence.

Our services

Examination

- Identification and prevention of existential risks
- Examination of interdependencies
- Analysis of the supply chain
- Minimization of loss of earnings
- Securing of market presence and contractually assured services and supplies
- Averting loss of confidence and reputation

Planning

- Measures to limit impairment in essential production, distribution and business processes
- Rapid restoration of disrupted processes and provision of process support promptly

Implementation

- Definition of a BCM organization
- Business continuity plan
- Implementation, training and testing

Plant Security, Intruder Alarm and Access Control Systems

To keep pace with the rapid progress in science and technology – and the rise in crime – existing security concepts call for continuous review and update to modern standards.

Perimeter protection, intruder alarm and access control systems have therefore been integral parts of security concepts for decades.

Our services

- Analysis of vulnerability: problem identification, survey of the premises requiring protection, intrusion assumptions
- Design of protection concepts based on a detailed determination of requirements and presentation of suitable protection features
- Assessment of risk and cost efficiency
- System design by recognized codes and standards (e.g., DIN, VDE, VdS)
- Specifications, tenders and assistance in negotiations with prequalified bidders
- Support service for installation and final acceptance of entire systems

Environmental Management

Increasingly, businesses are having to consider environmental effects in their investment decisions. In order to ensure an objective evaluation, it is essential to conduct risk adjustment and to analyze premises and their surroundings.

By implementing these measures, businesses improve their legal certainty and are prepared for compliance reviews, site inspections by insurers and inquiries from interest groups and customers. In addition to the identification of the environmental risks, Aon's service portfolio also includes the analysis of existing insurance policies and weak points.

The risk, however, cannot be covered by insurance alone, since many risks are uninsurable. The measures recommended by our engineers therefore aim to minimize the often underestimated environmental risk.

Our services

- Analysis of the environmental risks of businesses
- Concepts for adequate insurance coverage
- Recommendations for environmental risk minimization
- Effective tools and practical information for environmental management
- Compilation of relevant documents for audits or certification under ISO14001
- Corporate databases containing insurance-related environmental information
- Company-wide workshops including site visits
- Coaching and training for managers and environmental officers on the topic of corporate environmental protection



About Aon

Aon is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our work is based on a comprehensive understanding of risk, opportunity and potential. We aim to offer you bespoke solutions based on in-depth analysis, enabling you to realise your goals. We have 50,000 skilled employees dedicated to achieving this aim in 120 countries, 1,700 of them based at eight locations in Germany.

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