

# Meet Aon's Regional Insurer Group

Aon's Regional Insurer Group is a firm-wide team of dedicated, skilled advisors brought together to more deeply focus on the unique needs of small and medium size insurance companies.

## What does Aon United mean for insurers?

The Regional Insurer Group includes dedicated team members from all of Aon's Solution Lines. We're aligning our teams to better serve U.S. regional P&C insurers with fact-based actionable insights to support the full life cycle from the idea stage to implementation. The group is currently focused on U.S. P&C insurers with plans to expand globally.

### We partner with executive teams on strategic issues:

- Development and implementation of group strategy
- Strategic business reviews, diagnostics, and competitor reviews
- Operational transformation programs
- Human Capital Strategy
- Organic expansion (e.g., geographic, product, distribution)
- M&A target identification, due diligence and integration

### We're bringing the best of Aon to seamlessly deliver integrated solutions to help our clients:



Identify and successfully pursue innovative solutions for **PROFITABLE GROWTH**

#### Our solutions include:

- Geographic expansion and entry strategies
- White label or bolt-on product expansion
- Distribution channel evaluation / diversification
- Small commercial dashboard and tools
- Strategic Insurtech partners
- Managing General Underwriter partnerships
- Affinity programs



Reduce volatility while allowing for the efficient deployment of **CAPITAL**

#### Our solutions include:

- Reinsurance that enables growth and efficiency
- Strategies for adequacy, volatility, expansion
- Catastrophe and capital modeling and analytics
- Asset management strategies and delegation
- Retirement plan liability derisking with annuity purchases, cash funding, plan terminations, etc.
- Structured solutions for exits; adverse development



Promote **OPERATIONAL EFFICIENCY** without compromising client satisfaction

#### Our solutions include:

- Claims optimization and process improvement
- Expense benchmarking versus peers / industry
- Retirement plan valuation and real-time risk management with Aon's Risk Analyzer
- Data harvesting and predictive analytics
- Enterprise Analytics and policy administration Software as a Service (SaaS) platforms
- Target operating model design and benchmarking



Create a rewarding and dynamic work environment for high performing **TALENT**

#### Our solutions include:

- Workforce design for the digital future of insurance
- Tools to assess / recruit talent aligned to strategy
- Advanced analytics for succession planning
- Predictive, data-driven health and benefits and talent planning
- Executive benefits benchmarking and plan design for top executives
- Advanced analytics for human capital solutions

## Why do regional insurers choose Aon?

As trusted, skilled advisors from across Aon dedicated to regional insurers, we deliver fact-based actionable insights to support the full life cycle from the idea stage to implementation. Our regional insurance clients choose Aon because of our:



**Dedication to the segment:** Our Regional Insurer Group dedicates a team that studies segment-specific topics and trends and works to develop and integrate solutions specific to small and mid-sized insurer needs.



**Listen-first engagement model:** Through Aon's Client Promise methodology we listen first to discover the issues driving your challenges, then we develop solutions and approaches appropriate to your unique situation.



**Proprietary industry data:** Aon's data and analytics strategies have assembled numerous data sets that are either unique or best in class. Ward's industry expense benchmarking is an example of distinctive industry data.



**Insurance-focused advisory:** We have deep industry knowledge across hundreds of advisors within the firm to help you identify opportunities and optimize your strategy.



**Market leading tools:** We understand the challenges you face, and we have proprietary tools to help you assess and address your business needs quickly and efficiently—from capital modeling to asset manager benchmarking, and from benefits plan indexing to enterprise analytics hosting.



**Implementation capabilities:** Aon can implement the strategies, projects, and transactions that we recommend. We don't leave you with high-level deliverables that are hard to realize.

The regional carriers that have worked with Aon Inpoint over the last three-years

have grown an average 13% vs. 2.2%

growth for the overall U.S. insurance market in the same timeframe

Aon Capital Advisory's Rating Agency team has identified \$1.6 billion in capital adjustments for 18+ regional insurer—an average adjustment equal to 18% of surplus

Using Inpoint ClaimsMonitor, Aon's claim team identified claims leakage and 'handling quality' savings for 30+ regional insurers that

improved loss ratio an average of 2%–4%

31 regional carriers that have worked with Aon's Ward expense benchmarking have, on average,

reduced their expense ratio by 1.4 points

over the last three years

Any examples to help me better understand how this might work?

Yes, many. We invite you to engage in a conversation with one of our colleagues to find out which of our services would be most useful.

## We're here to empower results

To learn more about how we can create a custom solution for your company, please contact:

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