

We Understand the Unique Issues of Pooling

As brokerage and consulting specialists, we understand the issues driving the environment in which pools operate—evolving member exposures, a desire for the highest quality services, the need for cost stability, creation of a true partnership, regulatory uncertainty, and administration, branding and membership.

We further understand that changing business and insurance market conditions require a regular re-evaluation of pooling program structure and strategies. Cost pressures and the need to be competitive mean pooling programs must remain efficient yet provide the coverage members require. Forecasting funding requirements and the manipulation and analysis of claims and exposure data are also critical.

Our Unique Offering

Pools require a risk management partner that can do far more than just place insurance policies. The risk retention and transfer solution must be tailored to the unique financial, coverage and service needs of each pool. Only Aon offers the distinct combination of brokerage, consulting and 21st-century technology services and products for both Property & Casualty and Health & Benefits that will help your pool excel now and in the future.

About Aon

Aon plc (NYSE:AON) is the leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 66,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative and effective risk and people solutions and through industry-leading global resources and technical expertise. Aon has been named repeatedly as the world's best broker, best insurance intermediary, best reinsurance intermediary, best captives manager, and best employee benefits consulting firm by multiple industry sources. Visit aon.com for more information on Aon and aon.com/manchesterunited to learn about Aon's global partnership with Manchester United.

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www.aon.com

Risk. Reinsurance. Human Resources.



Risk Pooling

Tailored Broking and Consulting
Solutions for Group Purchase

Risk. Reinsurance. Human Resources.



Industry-Leading Expertise and Resources

Helping pools meet their objectives requires solid expertise on a broad range of financial, operational, legal, risk management and regulatory issues. For this reason, Aon offers a national practice dedicated specifically to public and private sector pools.

- Retail, Wholesale and Reinsurance Brokerage
- Actuarial Science
- Risk Management Consulting
- Underwriting
- Loss Mitigation and Engineering
- Claims Management
- Modeling and Analysis of Claims
- Software Technology
- Membership
- Marketing and Branding
- Thought Leadership and Education

Solutions Backed by the Global Resources of Aon plc

Aon Risk Solutions' Risk Pooling Practice is backed by the worldwide reach and presence of 66,000 Aon colleagues working in more than 120 countries. Aon is the largest broker in the industry, placing over \$50 billion of premiums into the global insurance market annually and serving clients in all major industries. Our market relationships and the buying leverage they create bring significant benefits to our pooling clients.

Proven and Effective Pooling Solutions

Aon develops self-insurance pooling solutions for:



Government Agencies



Public and Private Authorities



Higher Education



School Districts



Professional Groups



Religious Institutions



Industry Associations

Functions and capabilities include:

- Design, brokerage and implementation of insurance programs
- Feasibility studies identifying specific risk exposures and financial factors
- Coverage review including the evaluation of current programs to effectively manage risks and contain costs
- Third-party service provider evaluations designed to increase efficiency and cost-effectiveness, including TPA selection and auditing
- Efficiency assessment of administration services for enhanced productivity
- Cost-benefit analysis of risk transfer options and alternative risk financing
- RMIS proprietary cloud-based software collection and manipulation of data
- Health & Benefits consulting and brokerage for cost stabilization, purchasing power and greater access to affordable plans

Aon Client Promise®

The Aon Client Promise describes the way we work together with our clients, what they can expect from us, and the value we will deliver. It is our promise to ensure our clients receive value and personalized service based on their individual business needs. Comprised of five pillars – partnership, expertise, innovation, excellence, and results – the Aon Client Promise articulates the commitment we make to our clients.

To Learn More

Our professionals can provide organizations with the experience, tools and deep industry expertise required to ensure optimal solutions for risk pooling. Contact the following representatives to learn more about tailored solutions from Aon.

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