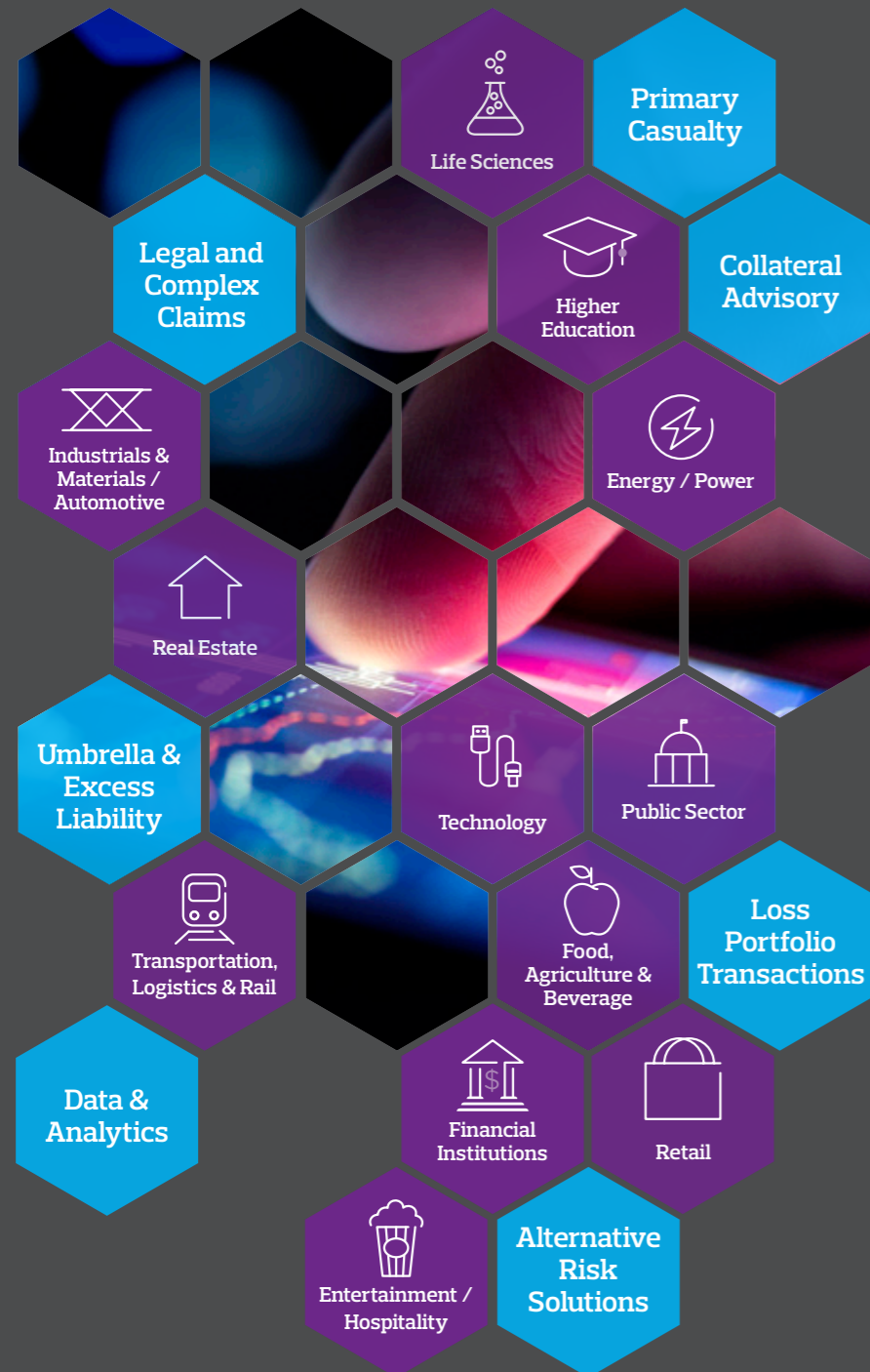


Aon Casualty

Client Industry and Product Specialization



About Aon's National Casualty Practice

Aon's National Casualty Practice is the premier team of casualty broking professionals, with extensive experience in representing buyers of large and complex insurance and risk financing products including primary casualty & collateral, umbrella & excess, loss portfolio and structured transactions, excess workers' compensation and non-subscription, complex claims advisory, and data and analytics with partner resources across Aon's industry practice groups, Aon Global Risk Consulting, and Aon Global Client Network. Casualty's global platform assists clients in addressing their casualty exposures across their worldwide operations. Aon's casualty team places more than \$4.2 billion in annual premiums from the U.S and uses its unmatched data to help empower its clients' diverse business goals and results.

We're Here to Empower Results

If you have any questions about your specific coverage, or are interested in obtaining coverage, please contact your Aon broker.


aon.com

Aon Risk Solutions
Aon Broking | National Casualty

Casualty Risk Solutions



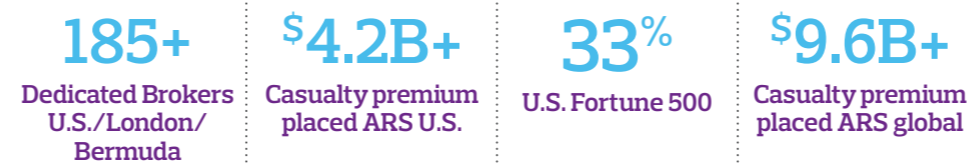
Distinctive Client Value

- 
Fresh Approach
Aon Client Promise framework
 - Accountable directly to clients
 - Client-facing and market-facing
 - Specialization by product and client industry
- 
Strategic Market Relationships
Global market access serving client best interests
 - #1 or #2 broker to all major casualty markets
 - Aon London and Aon Bermuda on core team
 - Client-centric choice of placement venues
- 
Unrivaled Data & Analytics
Fact-based insights
 - Broking -- Multivariate machine learning pricing tools
 - Broking -- Collateral modelling and Mobile Analytics App
 - Risk Consulting -- Casualty Laser and Spectrum Analytics
- 
Unmatched Talent
Global practice teamwork to share best practices
 - Deep experience, bench-strength, and knowledge capital
 - Employer of choice -- pipeline of newer talent
 - Diverse backgrounds including legal, business, analytics
- 
Bespoke Solutions
Creative, customized transactions
 - Alternative Risk Solutions including SuperCat
 - Unique Collateral Solutions
 - Loss Portfolio and Structured Transactions
- 
Thought Leadership
Innovation Pipeline
 - New market facilities: Aon LLEAF and Aon Client Treaty (ACT)
 - New policy forms: Bermuda Shorts, Most Favorable Venue
 - New Analytical Tools: Machine learning & Spectrum Analytics
- 
Global Presence
Unparalleled Global Reach
 - Largest owned brokerage network
 - More than 700 multinational clients served from U.S.
 - English-speaking teams dedicated exclusively to multinational business

Aon Client Promise in Action



Strategic Broking to Drive Value and Reduce Volatility






Contract Certainty
National coverage standards, comparison tools, and Aon required enhancements are updated regularly to address emerging issues. High level market negotiations help us develop enhanced and, or new policy forms and endorsements. Legal & Complex Claim resources assist with manuscripting and complex claim strategy/ litigated matters.

Carrier Performance & Appetite
Proprietary bi-annual broker survey and carrier market share data by client industry and exposure level provided by our National Casualty Mobile Analytics App as well as Aon's RiskView provides quantified and objective insight into carrier performance, market share and leading indicators.

Global and International Casualty
We lead the industry in innovative and successful global and international casualty programs, applying the same level of analytics and discipline to global risk financing negotiations including General and Products Liability, Workers' Compensation and Employers' Liability, Vendor and Supplier Liability, Defense Base Act, and Auto/Motor lines.

Alternative Risk Solutions
Our Alternative Risk Solutions practice addresses drawbacks in traditional insurance products and develops customized placement solutions to address unique risk challenges and opportunities, drawing on multidisciplinary experience including specialist teams, captive and alternative risk financing. Key product categories include: Integrated Risk, Data Driven & Index-Based Parametric Solutions, and Next Generation Convergence products.







Innovation in Casualty Analytics

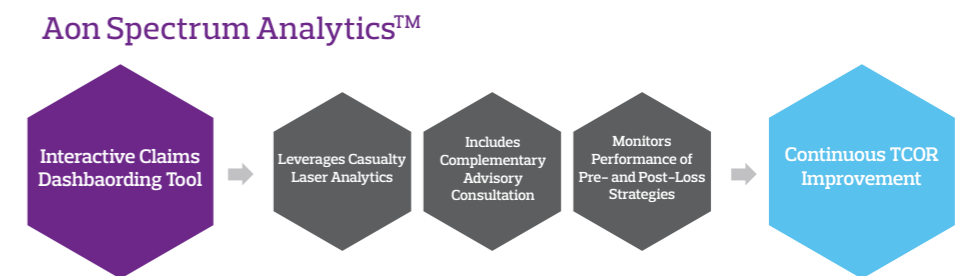
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Aon invests over \$400M annually in data & analytics, building on the over \$1B invested in the world's leading risk and insurance repository (GRIP™)
- 
Risk/View and Sophi are the natural progression of that investment: an advanced analytics platform to empower our clients and brokers.
- 
Additional Tools:
 - National Casualty Mobile Analytics App
 - Multivariate machine learning analytics
 - State of the Market Analytics

Our goal is to empower every client – no matter how unique – to make data-driven decisions on every facet of its risk financing program. We provide the analytics frameworks to help our brokers shape strategy, plan for the seemingly unexpected, and, ultimately, drive best-in-class marketplace results. To accomplish this, we deploy a suite of next generation proprietary algorithms and machine learning solutions which create a “virtual peer” to your organization, allowing us to diagnose each major pillar of your casualty program.

Casualty Laser and Spectrum Analytics: The Industry's leading TCOR strategy

Casualty Laser™

- 
Data-Driven Diagnostic
- 
More than 90 Proprietary KPIs
- 
Benchmarking across Industry-Specific Loss Drivers
- 
Cost Savings and Program Improvement Targets based on High ROI
- 
Direct Engagement of Subject Matter Leaders
- 
Measurable Cost Improvement



Continuous improvement in reducing costs is fundamental to your organization's performance. We help you target key cost drivers based on high returns on investment opportunities to build sustainable competitive advantage through Aon Global Risk Consulting. Our breadth of consulting capabilities ranges from our Casualty Laser™ and Spectrum Analytics™ tools to Aon Optics™ for TPA selection. Our deep bench of credentialed actuarial and captive resources and our Risk Financing Decision Platform™ capabilities offer additional value in financial decision support.