



Aon Environmental is a corporate specialty practice group dedicated solely to providing environmental risk management support to Aon clients and prospects. Environmental risk management is highly specialized and this resource provides expert assistance in the areas of environmental insurance, law, environmental risk management, and technical scientific expertise.

Program placement in environmental insurance brokerage and risk management consulting requires specialized skills, knowledge and relationships not universally available in the broader insurance brokerage community.

Aon Environmental:

- Works to understand your business and its risk management objectives and can articulate your plan and requirements to insurers.
- Assists in developing a creative, cost-effective program structure that provides protection from those environmental risks that pose a threat to the continued success of your operations.
- Develops an effective strategy to market insurance programs aggressively with qualified insurance companies.
- Is skilled in drafting customized policies that protect your company's operations and financial results.
- Provides dedicated expert claim specialist resources to assure that complex or contested claims are expeditiously and cost effectively resolved.

Using a multiple-discipline approach of engineering, legal, risk and claims management, Aon helps to identify environmental exposures and assess various liability potential (bodily injury, property damage, natural resource damages, cleanup costs, defense costs, civil and criminal fines and penalties, etc.). Aon also explores the risk transfer options that may be available, including contract modifications, the purchase of insurance, and procedural/operational changes. We can also help to enhance any existing environmental program in place, or suggest specific environmental risk management protocols. Additional services include claims advocacy, policy maintenance and administration including evidence of financial responsibility, certificates of insurance and contract evaluation.

Our depth of experience includes staff with the following credentials, many with more than one of:

- Environmental Attorneys
- Former Environmental Underwriters
- Former Environmental Engineers
- Former Environmental Claims Professionals
- Environmental Consultants

We recognize and believe that there is a critical business model to follow in achieving the best environmental risk management results for our clients. The key to Aon Environmental's business model is collecting, evaluating, and providing complete and accurate information concerning all material environmental risks, establishing and maintaining the relationships among the various parties involved, and achieving the goals and objectives of the insured. Where this is done, the risk management process will result in obtaining the optimal terms and conditions from qualified insurers. The team's superior technical skills, combined with market knowledge and relationships, assure that the best presentation of our clients' objectives will be made.



The key steps in our business model typically include the following (the number of steps may vary depending on the type of project and the needs of our client):

1. Review of Site Environmental Characterization and Past Operations
2. Prepare Risk Summary and Profile
3. Review Pertinent Documents
4. Spearhead Client Scoping Session and Preparation of Insurance Specifications
5. Conduct Underwriter Presentation Meetings
6. Coordinate and Monitor “Data Room” Review by Underwriters
7. Present Conforming Proposals with Recommendations
8. Select Preferred Carrier and Bind Coverage
9. Review Other Insurance Policies Related to Operations or the Transaction
10. Provide Insurance Policy Servicing and Administration
11. Respond to and advocate on claims, coverage and liability exposures.

## To Learn More Contact

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