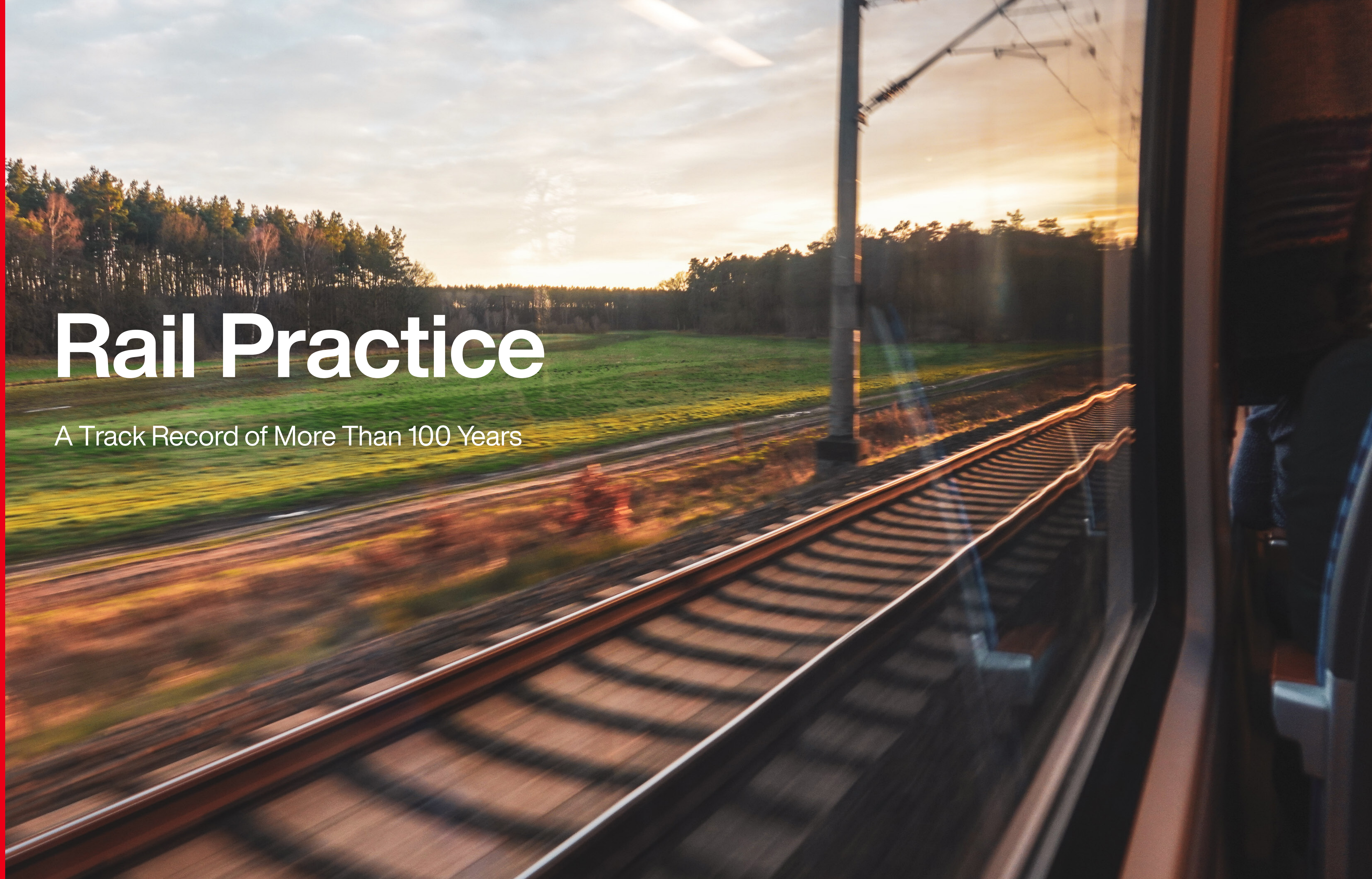


AON

Rail Practice

A Track Record of More Than 100 Years



Innovative Solutions For the Rail Industry

You face an array of challenges every day in the rail industry:

- Employee safety and claims
- Ridership variability
- Implementing positive train control
- Transportation of hazardous materials
- Safeguards against terrorism
- Compliance with ever-growing legislation and regulation

You need an established, knowledgeable team of advisors to help you address industry-specific issues as well as broader requirements involving insurance and risk management.

Aon is a leading global provider of risk management services, insurance and reinsurance brokerage, human capital solutions and outsourcing. We'll help you leverage the resources of our rail practice to help you develop integrated, flexible strategies.



We Understand Your Industry

Aon's rail practice offers more than 100 years of experience with the placement of hundreds of millions of dollars in railroad premium in the global insurance market.

Our rail practice team members are experienced in helping Class I, regional, switching operations, terminal, transit and short line railroad clients find business solutions to their risk management and insurance placement needs.

Our years of experience and global reputation for providing quality services have earned Aon a high standing with both the railroad industry risk management community and the underwriters of rail-related business.



Why Aon?

Global and Local Expertise

Aon subsidiaries and divisions serve clients in more than 120 countries and sovereignties, including more than 50 offices throughout the United States.

Unparalleled Range of Services

Aon provides services across a wide variety of areas, including:

- Property
- Liability
- Federal Employers Liability Act exposures
- Railroad protective liability
- Force account liability
- Pollution liability
- Directors' and officers' (D&O) liability
- Business auto
- Commercial crime
- Inland transit
- Marine cargo
- Captive management
- Risk control engineering
- Claims advocacy

Industry-Specific Knowledge

Our team is on top of current issues and events in the ever-changing railroad environment. We participate in ongoing training to deepen our already detailed knowledge of the industry's evolution. We partner with our rail and rail-related clients to develop creative solutions for both existing and emerging industry concerns.

Client Focus

Aon has earned a reputation for focusing on what's most important for each client. We ask the right questions to learn the intricacies of your risks. We work with you to conduct a careful assessment of your risk management needs, and create a customized program designed to protect your investment. Our vast, global network of risk specialists and underwriters of rail-related exposures gives us a distinctive edge in preparing the most effective program for you.

Dedication and Rapid Response

We know that urgent matters require immediate results. We are doggedly persistent in seeking the right business solutions for our clients. We take pride in delivering the superior quality services and products you expect, personalized to address your specific risks and risk-management objectives.

Capabilities and Client Services

Aon is unmatched in our demonstrated experience in all transit and transit-related exposures. Our proven core strengths include program design, risk control, claims advocacy and global expertise. Always looking for creative ways to better serve our clients, our transit professionals offer a wide selection of products and services.

Marketing and Servicing

- Program design and marketing
- Risk identification and evaluation
- Strategic planning
- Form customization and writing
- Claims advocacy

Risk Control Services

- Risk evaluation
- Risk and loss control advocacy
- Education
- Claims advocacy

Analytical Services

- Data management
- Loss forecasting
- Financial accruals and budgets
- Self-insurance, captive feasibility studies and other alternative risk financing options
- Risk-bearing capacity analysis
- Global risk management consulting

Financial Services

- Premium allocation
- Centralized accounting and finance administration
- Premium financing services





About

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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