

AON

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 the 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 yet flexible strategies.

We Understand Your Industry

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.

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

Our years of experience and a 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.

Innovative Solutions for the Transit Industry

Our practice has been helping the transit industry manage risks for more than 100 years. Our worldwide team consists of dedicated professionals with the expertise to assist you in reaching your risk management goals. With careful attention to detail, 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 years of experience and a global reputation for providing quality services have earned the Aon Transit Practice a high standing with both the transit industry risk management community and the underwriters of transit-related business.

Why Aon?

Global and local expertise: Aon subsidiaries and divisions serve clients in 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

Capabilities and Client Services

Aon is unmatched in our demonstrated experience in all rail and rail-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 rail professionals offer a wide selection of products and services.

Marketing and Servicing

- Programme design and marketing
- Risk identification and evaluation
- Strategic planning
- Form customisation 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
- Centralised accounting and finance administration
- Premium financing services

For more information contact us:

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