PART I A – TECHNICAL STATEMENT OF QUALIFICATIONS (SOQ)

Request for Qualifications: 3495 Property and Casualty Brokers

State of Nevada

October 25, 2017

Empower Results®

October 24, 2017

Gail Burchett, Purchasing Officer II
State of Nevada, Purchasing Division
515 E. Musser Street
Carson City, NV 89701

RE: Response to RFQ 3495 – Property and Casualty Brokers

Dear Ms. Burchett,

Aon appreciates the opportunity to respond to State of Nevada's solicitation for Property and Casualty Brokers.

With hundreds of public sector and municipal clients worldwide, we have market clout unlike any other broker. We are committed to obtaining the best coverages at the best price. Our commitment is backed by Aon's Client Promise ® which ensures:

- Optimizing your total cost-of-risk is our main focus
- Designing your insurance program entirely around your needs
- Dedicating a service team that has access to a world of resources
- Providing dedicated brokers who have access to the best markets in the world
- Investing in new ideas and solutions to meet your needs and interests
- Formally seeking your feedback on our performance

We believe our proposal reflects our ability to analyze, evaluate, and listen to your needs, while providing solutions that will help you manage your risk management challenges.

With Aon, you partner with an expert risk advisor. Aon is able to identify and analyze evolving, emerging, and non-traditional risks. Traditional risks are growing in complexity while evolving risks such as Cyber Liability, duty of care requirements, and Nevada regulations are taxing State risk management resources and budgets. As your risk advisor, Aon will help the State of Nevada develop innovative, cost effective risk management solutions that address your unique risks.

With Aon, you get the best insurance program. Aon has developed a diagnostic process as a standardized approach which combines best practices to ensure a consistent, thorough review of our clients' insurance programs. This process is critical to our clients as their needs are often dynamic and quick changing. Aon is excited to offer this process and a fresh set of eyes to review the State of Nevada's current program and offer creative new coverage solutions.

With Aon, you partner with a broker with clout. Aon has direct access to virtually all markets. In addition, we have relationships with those markets at the most senior level. This clout means better pricing and coverage terms at policy inception and better claims payouts in the event of a loss. You will always have the strength of the world's largest broker on your side.

With Aon, you partner with a client advocate. Advocacy is core to our work with and on behalf of our clients, whether we are negotiating appropriate coverage terms, the most competitive pricing rate, or helping in a claim discussion. We understand that we accept great responsibility in this role, and we will always do everything we can to deliver the best possible outcome for the State of Nevada and its stakeholders.

With Aon, you get responsiveness. We have structured the Aon account service team to meet and exceed the needs and expectations of the State. We believe our team structure sets us apart from our

competition as Aon utilizes a deep bench of experts by industry and product. A member of the team will always be accessible for any requests, and we pledge to follow-up on requests within 24 hours.

With Aon you get professionalism. We honor the Aon brand in everything we do, and we take our corporate responsibility seriously. Further, as we will consider ourselves an extension of the State of Nevada's risk management team, we will conduct ourselves with the highest level of professionalism. We encourage the State to call our references to discuss our capabilities, our professionalism, and our day-to-day service.

Aon is committed to helping the State of Nevada achieve excellence in terms of an optimal insurance program at the lowest possible total cost of risk (TCOR). After reading our proposal, we hope you agree Aon is your broker of choice.

Sincerely,

Carleen Patterson, ARM-P, CIC, CRM
Managing Director | National Practice Leader
Aon Risk Solutions - United States | Public Sector Practice

Section I – Title Page

Part IA – Technical SOQ	
RFQ Title:	Property and Casualty Brokers
RFQ:	3495
Vendor Name:	***Aon Risk Insurance Services West, Inc.***
Address:	***1900 16th Street, Suite 1000, Denver, CO 80202***
Opening Date:	October 25, 2017
Opening Time:	2:00 PM

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Section III – Vendor Information Sheet

V1	Company Name	***Aon Risk Insurance Services West, Inc.***

V2	Street Address	***1900 16th Street, Suite 1000***

V3	City, State, ZIP	***Denver, CO 80202***

V4	Telephone Number		
	Area Code: ***303***	Number: ***758.7688***	Extension: ***n/a***

V5	Facsimile Number		
	Area Code: ***n/a***	Number: ***n/a***	Extension: ***n/a***

V6	Toll Free Number		
	Area Code: ***n/a***	Number: ***n/a***	Extension: ***n/a***

V7	Contact Person for Questions / Contract Negotiations, including address if different than above
	Name: ***Carleen Patterson***
	Title: ***Managing Director - National Practice Leader – Pubic Sector***
	Address: ***2711 North Haskell Ave., Suite 800, Dallas, TX 75204***
	Email Address: ***carleen.patterson@aon.com***

V8	Telephone Number for Contact Person		
	Area Code: ***202***	Number: ***429.8507***	Extension: ***n/a***

V9	Facsimile Number for Contact Person		
	Area Code: ***312***	Number: ***381.6603***	Extension: ***n/a***

V10	Name of Individual Authorized to Bind the Organization	
	Name: ***John Bolger***	Title: ***Resident Managing Director***

V11	Signature (Individual shall be legally authorized to bind the vendor per NRS 333.337)	
	Signature:	Date: 10/23/17

Section IV – State Documents

A. The signature page from all amendments signed by an individual authorized to bind the organization.

Please see the following pages for the signed Ammendment-01 issued on 10/11/17.

State of Nevada
Department of Administration
Purchasing Division
515 E. Musser Street, Suite 300
Carson City, NV 89701

Brian Sandoval
Governor

Jeffrey Haag
Administrator

SUBJECT:	Amendment 01 to Request for Qualification 3495
DATE OF AMENDMENT:	October 11, 2017
DATE OF RFQ RELEASE:	September 28, 2017
DATE AND TIME OF OPENING:	October 25, 2017 @ 2:00 PM
AGENCY CONTACT:	Gail Burchett, Purchasing Officer II

The following shall be a part of RFQ ***3495 for Property and Casualty Brokers.*** If a vendor has already returned a proposal and any of the information provided below changes that proposal, please submit the changes along with this amendment. You need not re-submit an entire proposal prior to the opening date and time.

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1. Section 2.2 General Minimum Qualifications, 2.2.8 Brokers engaged in cyber assessments and cyber liability policy placement will be required to meet additional background check requirements and/or will required to provide the State letters of attestation from employer certificating that serving broker has no criminal convictions that would preclude them from marketing that particular line of coverage.

   a. Does the State require that the broker selected to market and place cyber coverage also provide cyber assessment services?

      Those two services can be provided independently of each other.

   b. Has the State had any cyber assessments performed by a broker or other outside vendor in the past 5 years?

      State had a cyber-liability insurance assessment completed during our fiscal year 2016.

   c. If the scope of a requested cyber assessment is outside the available services of a broker, would that disqualify the broker/firm from being able to market and place the cyber coverage?

      Not necessarily, but background check requirement would remain in place as we consider any underwriting data provided to outside parties for cyber liability to be confidential as it pertains to sensitive information about the State's computer networks and/or systems.

2. Section 8.1 General Submission Requirements, 8.2.2.4 Section IV – State Documents

   a. Part D. Copies of any vendor licensing agreements and/or hardware and software maintenance agreements.

      1. Does the State require any particular vendor licensing agreements from responding brokers?

         No, not at this current time.

      2. Does the State require any particular hardware or software maintenance agreements from responding brokers?

         No, not at this current time.

   b. Copies of applicable certifications and/or licenses.

      1. Does the State require copies of professional certifications of individual team members (i.e. ARM, CPCU or other)?

         Copies not required but desirable if used to further demonstrate individual broker's qualifications.

      2. Does the State require copies of insurance licenses of individual team members in addition to our corporate license(s)?

         Yes, copies of insurance licenses required.

3. Would you please provide additional clarification for 2.4 Optional Services item 2.4.9 Document issuance and verification? What type of documents and verifications do you consider an optional service?

   Document issuance and verification includes contracts and other documents (I assume we are not talking about insurance policies as that would not be optional but be required) used in conjunction with providing the optional services as noted within paragraph 2.4., including and not limited development of service agreements and/or subcontractor agreements along with verification of insurance provided as required under those agreements.

   Please see additional clarifying response under question 10 which pertain to document issuance as part of the required services.

4. Regarding Section 3.1.1-3.1.3: Please confirm the responding must only be licensed to do business in the State of Nevada and is not required to have a service office in the state.

   Brokers must be licensed to do business in Nevada. We expect that if Office is located outside the State, that Service Team would be available during the State's normal

business hours from 8 a.m. – 5 p.m. PST to answer questions and provide services as needed.

5. Please provide a detailed schedule of insurance coverage including the following for each policy/line of coverage:

   a. type of coverage (i.e. property, aircraft, boiler and machinery, etc.);
   b. current carrier(s);
   c. name of current broker, intermediary, and/or managing general agent (MGA);
   d. all compensation paid to incumbent broker, intermediary, and/or MGA including retail and/or wholesale commissions, fees, etc.;
   e. policy effective dates;
   f. premium;
   g. limits;
   h. deductible/self-insured retention; and provide a complete copy of the current policy including all endorsements.

   The State of Nevada is not able to provide a detailed policy schedule at this time; however, we can provide the following:

   Policies issued to the State of Nevada include those lines of coverage referenced in revised Section 1, Paragraph 2 (see question nine). Current legislatively approved budget for policy premiums and their associated fees and/or commissions for Fiscal Year 2018, total approximately 2.6 Million dollars.

6. Regarding Section 2.3.7, respondents are asked to "List the top five (5) insurance companies, ranked by premium volume, you place commercial all risk property insurance within Nevada and in other States and your premium volume with each of them for the past two (2) years." Please confirm this request is for both the firm overall and separately for Nevada.

   Yes, please provide information showing business placed within the State of Nevada vs. the amount of business placed outside the State of Nevada.

7. Will the State be willing to consider any exceptions to the proposed contract terms?

   The State is not willing to consider exceptions to the contract.

8. Will the State consider adding limitation of liability language to any final contract?

   The State is not willing to consider exceptions to the contract.

9. The following is a change to the RFQ document.

   Section 1, Paragraph 2 shall be changed as follows. "The primary insurance coverages that the Risk Management Division obtains at this time are aviation, commercial

property, boiler and machinery, crime (employee dishonesty), cyber liability, excess liability, fine arts and various agency specific liability policies."

10. The following is a change to the RFQ document.

    Under section 2.2 General Minimum Qualifications, the following requirement has been added.

    2.2.10 - For those insurance programs and insurance policies procured on behalf of the State of Nevada, broker will be responsible for document issuance and verification including the timely review and delivery of all policy documents from the insurance carriers including but not limited to binders, policies and any associated policy endorsements/amendments.

11. Attachment D, Insurance Schedule shall be replaced by the attachment below.

RFQ 3495
Attachment D Insurar

ALL ELSE REMAINS THE SAME FOR RFQ 3495.

Vendor shall sign and return this amendment with proposal submitted.

NAME OF VENDOR	Aon Risk Insurance Services West, Inc.
AUTHORIZED SIGNATURE	
TITLE	Resident Managing Director **DATE** 10/23/17

RFQ 3495 Amendment 01

This document must be submitted in the "State Documents" section/tab of vendors' technical proposal

ATTACHMENT A – CONFIDENTIALITY AND CERTIFICATION OF INDEMNIFICATION

Submitted proposals, which are marked "confidential" in their entirety, or those in which a significant portion of the submitted proposal is marked "confidential" **shall not** be accepted by the State of Nevada. Pursuant to NRS 333.333, only specific parts of the proposal may be labeled a "trade secret" as defined in NRS 600A.030(5). All proposals are confidential until the contract is awarded; at which time, both successful and unsuccessful vendors' technical and cost proposals become public information.

In accordance with the submittal instructions of this RFQ, vendors are requested to submit confidential information in separate files marked "**Part IB Confidential Technical SOQ**" and "**Part III Confidential Financial**".

The State shall not be responsible for any information contained within the proposal. If vendors do not comply with the labeling and packing requirements, proposals shall be released as submitted. In the event a governing board acts as the final authority, there may be public discussion regarding the submitted proposals that shall be in an open meeting format, the proposals shall remain confidential.

By signing below, I understand it is my responsibility as the vendor to act in protection of the labeled information and agree to defend and indemnify the State of Nevada for honoring such designation. I duly realize failure to so act shall constitute a complete waiver and all submitted information shall become public information; additionally, failure to label any information that is released by the State shall constitute a complete waiver of any and all claims for damages caused by the release of the information.

This proposal contains Confidential Information, Trade Secrets and/or Proprietary information.

Please initial the appropriate response in the boxes below and provide the justification for confidential status.

Part IB – Confidential Technical SOQ Information			
YES	JB	NO	
Justification for Confidential Status			
The resumes, team chart, and client references contain employee and contact information.			
Case studies contain creative solutions and client information.			

Part III – Confidential Financial Information			
YES		NO	JB
Justification for Confidential Status			
n/a			

Aon Risk Insurance Services West, Inc.

Company Name

John Bolger

Digitally signed by John Bolger
DN: cn=John Bolger, o=Aon Corporation, ou=Aon Insurance Services West, Inc., email=john.bolger@aon.com, c=US
Date: 2017.10.23 12:58:46 -06'00'

Signature

John Bolger

Print Name

10/23/17

Date

This document must be submitted in Section IV of vendor's technical proposal

ATTACHMENT B – VENDOR CERTIFICATIONS

Vendor agrees and will comply with the following:

(1) Any and all prices that may be charged under the terms of the contract do not and will not violate any existing federal, State or municipal laws or regulations concerning discrimination and/or price fixing. The vendor agrees to indemnify, exonerate and hold the State harmless from liability for any such violation now and throughout the term of the contract.

(2) All proposed capabilities can be demonstrated by the vendor.

(3) The price(s) and amount of this proposal have been arrived at independently and without consultation, communication, agreement or disclosure with or to any other contractor, vendor or potential vendor.

(4) All proposal terms, including prices, will remain in effect for a minimum of 180 days after the proposal due date. In the case of the awarded vendor, all proposal terms, including prices, will remain in effect throughout the contract negotiation process.

(5) No attempt has been made at any time to induce any firm or person to refrain from proposing or to submit a proposal higher than this proposal, or to submit any intentionally high or noncompetitive proposal. All proposals shall be made in good faith and without collusion.

(6) All conditions and provisions of this RFQ are deemed to be accepted by the vendor and incorporated by reference in the proposal, except such conditions and provisions that the vendor expressly excludes in the proposal. Any exclusion shall be in writing and included in the proposal at the time of submission.

(7) Each vendor shall disclose any existing or potential conflict of interest relative to the performance of the contractual services resulting from this RFQ. Any such relationship that might be perceived or represented as a conflict shall be disclosed. By submitting a proposal in response to this RFQ, vendors affirm that they have not given, nor intend to give at any time hereafter, any economic opportunity, future employment, gift, loan, gratuity, special discount, trip, favor, or service to a public servant or any employee or representative of same, in connection with this procurement. Any attempt to intentionally or unintentionally conceal or obfuscate a conflict of interest will automatically result in the disqualification of a vendor's proposal. An award will not be made where a conflict of interest exists. The State will determine whether a conflict of interest exists and whether it may reflect negatively on the State's selection of a vendor. The State reserves the right to disqualify any vendor on the grounds of actual or apparent conflict of interest.

(8) All employees assigned to the project are authorized to work in this country.

(9) The company has a written equal opportunity policy that does not discriminate in employment practices with regard to race, color, national origin, physical condition, creed, religion, age, sex, marital status, sexual orientation, developmental disability or handicap.

(10) The company has a written policy regarding compliance for maintaining a drug-free workplace.

(11) Vendor understands and acknowledges that the representations within their proposal are material and important, and will be relied on by the State in evaluation of the proposal. Any vendor misrepresentations shall be treated as fraudulent concealment from the State of the true facts relating to the proposal.

(12) Vendor shall certify that any and all subcontractors comply with Sections 7, 8, 9, and 10, above.

(13) The proposal shall be signed by the individual(s) legally authorized to bind the vendor per NRS 333.337.

Aon Risk Insurance Services West, Inc.
Vendor Company Name

John Bolger
Digitally signed by John Bolger
DN: cn=John Bolger, o=Aon Corporation, ou=Aon Insurance Services West, Inc., email=john.bolger@aon.com, c=US
Date: 2017.10.23 13:01:20 -06'00'
Vendor Signature

John Bolger
Print Name

10/23/17
Date

This document must be submitted in Section IV of vendor's technical proposal

D. Copies of any vendor licensing agreements and/or hardware and software maintenance agreements.

Not applicable per Amendment – 01 issued on 10/11/17.

E. Copies of applicable certifications and/or licenses.

Barbara D. Richardson, Commissioner of Insurance

Non-Resident Producer Firm

Casualty, Health, Life, Property, Surety

AON RISK INSURANCE SERVICES WEST INC

4 OVERLOOK POINT
LINCOLNSHIRE, IL 60069

is authorized to transact business as described above

License No: 58 Issue Date: 10-01-2001 Expiration Date: 07-01-2020

Generated by Sircon 148365581

Nevada Division of Insurance

THIS IS TO CERTIFY THAT

AON RISK INSURANCE SERVICES WEST INC
4 OVERLOOK POINT, LINCOLNSHIRE, IL 60069

LICENSE NUMBER: 58

IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:

Non-Resident Producer Firm
Casualty, Health, Life, Property, Surety

Issue Date: 10-01-2001 Expiration Date: 07-01-2020

Generated by Sircon 148365581

Empower Results®

Barbara D. Richardson, Commissioner of Insurance

Non-Resident Surplus Lines Broker

Surplus Lines

AON RISK INSURANCE SERVICES WEST INC
4 OVERLOOK POINT
LINCOLNSHIRE, IL 60069

is authorized to transact business as described above

License No: 557578 Issue Date: 09-05-2007 Expiration Date: 10-01-2019

Generated by Sircon 133369871

Nevada Division of Insurance

THIS IS TO CERTIFY THAT

AON RISK INSURANCE SERVICES WEST INC
4 OVERLOOK POINT, LINCOLNSHIRE, IL 60069

LICENSE NUMBER: 557578

IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:

Non-Resident Surplus Lines Broker
Surplus Lines

Issue Date: 09-05-2007 Expiration Date: 10-01-2019

Generated by Sircon 133369871

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Section V – Section 2.2 – General Minimum Qualifications

2.2.1 Brokers/firms must demonstrate experience in structuring and obtaining property and liability insurance programs for at least one (1) State government, a university system, a large public or governmental entity (3,000 + employees/$2 Billion property value) or a large public entity pool with similar risks, within the past two (2) years.

Aon's Public Sector Practice, described in the response to item 3.1.9. Section VII – Section 3 – Company Background and References, has been providing property and liability brokerage services similar to those requested by the State of Nevada for over 25 years.

Case studies #1, #2 and #3 included in Part IB - Confidential Technical SOQ Submission Requirements, demonstrate our experience in structuring and obtaining property and liability programs within the past two years:

Additional samples are available on request.

2.2.2 Brokers/firms must demonstrate experience in negotiation and managing large deductible or other alternative risk financing plans for a large public entity or private employer with the past two (2) years.

Aon's Public Sector Practice, described in the item 3.1.9. Section VII – Section 3 – Company Background and References, has been negotiating and managing large deductible or other alternative risk financing plans for large public entities over 25 years.

Case Studies #4 and #5 included in Part IB - Confidential Technical SOQ Submission Requirements, demonstrate our experience in negotiating and managing large deductible and other alternative risk plans:

Additional examples will be provided upon request.

2.2.3 Brokers/firm and key staff must be available to the Risk Management Division during regular business hours (8:00 a.m. – 5:00 p.m., Pacific Time, Monday-Friday, excluding State holidays) and must agree to allow the Risk Manager or her designee to communicate directly with the insurer and underwriters upon request.

Your Aon Service team will be available to the State's Risk Management Division team during regular business hours. In addition, you will have 24/7 contact information for critical members of your service team, including claims.

We believe relationships between the State's risk management and the State's insurance carriers is critical in the event of a claim. We agree to allow the Risk Manager or her designee to communicate directly with the insurer and underwriters upon request, but respectfully request then appropriate members of your service team participate in those communications in order that the State's best interest is always met.

With regard to service requests, your Aon team will guarantee a response within 24 hours, or sooner in an urgent situation. Your Aon Servicing Team, account manager, account executive, account specialist and brokers are available to consult on significant matters and developments at the State's convenience.

Performance Standards

Each member of your Aon Servicing Team is upheld to Aon's high Performance Standards and will be reviewed based upon their performance detailed below. As part of Aon Client Promise, our performance standards were developed to meet our clients' business needs by offering accessibility and fast turnaround on common insurance-related deliverables, including tendering losses, reviewing coverage issues, assisting in the collection of losses, reporting values, issuing certificates of insurance as needed, and processing policy changes. Key standards are highlighted below:

Deliverable	*Timeframe*
Submission to Markets	*At least 60 Days prior to expiration (minimum 90 days for complex risks like the State of Nevada)*
Binders/advice of insurance	*Prior to policy expiration*
Policy Delivery	*90 Days post-renewal*
Endorsement Check and Delivery	*5 Business Days*
Certificate Issuance	*Standard 24 Hours* *Rush 4 Hours* *End of Day 7 PM CST*
Auto ID Card Issuance	*2 Business Days*
Accident Kits	*As needed*
Posting Notices	*Next business day*
Invoice	*2 Business Days*
Surplus Lines Invoice	*3 Business Days*
Audit Review	*10 Business Days*
Retro Adjustment	*10 Business Days*
Claim Intake – Non-Property	*Same Day Notice to Carriers*
New Business, Policy Extension & Renewal	*Completed by Task Due Date*

2.2.4 Brokers/firms or brokers assigned to work on the State's account must not have been issued a "Cease and Desist Order" from the Insurance Commissioner in the State of Nevada for any reason within the past two (2) years.

Aon acknowledges and agrees. Neither Aon nor the individual brokers assigned to work on the State's account have been issued a Cease and Desist Order from the Insurance Commissioner in the State of Nevada.

2.2.5 Broker/firms must be licensed with the Insurance Division and the Secretary of State to do business in the State of Nevada.

Aon acknowledges and agrees. Aon Risk Insurance Services West, Inc. is licensed with the Insurance Division and the Secretary of State. See Section IV—State Documents for copies of required licensing.

2.2.6 Broker/firms must agree to all conditions outlined in Section 1, Overview and Scope of Project.

Aon acknowledges and agrees to all conditions outlined in Section 1, Overview and Scope of Project.

2.2.7 Brokers must be able to demonstrate favorable insurance market relationships for the type of coverages/programs needed by the State.

Overview of Aon Brokerage Capabilities

At Aon, we understand that no two clients are alike. How an organization responds to financial challenges, competitive pressures and market volatility depends on a unique set of capabilities, resources and business goals. At the same time, our extensive client research and business experience shows that every organization – regardless of size, industry or geography – counts profitability, growth and continuity as critical organizational objectives.

Aon's casualty practice places over $4 billion of U.S. liability premium annually. Our property practice places over $2.5 billion into the U.S. insurance market annually. We are either #1 or #2 with most major casualty markets in premium volume; representing significant leverage for our clients.

Market Strength

With over $178 Billion in placed global premium volume annually, Aon can access nearly every market in the world. Regardless of the underwriting access point, this market clout allows us direct access to senior underwriting management and increases our ability to negotiate on your behalf with regard to coverage terms, pricing, and claims settlements. Many of these carriers will be considered for the various State placements. Final decisions regarding our marketing strategy will be made and documented in our Renewal Strategy Plan for the specific lines of coverage we are selected to place and after detailed discussions with State risk management staff.

The following table indicates top US carriers by total premium volume:

	AIG	***2.2 Billion +***		***FM Global Group***	***250 Million +***
	Zurich Insurance Group	***975 Million +***		***Axis Capital Group***	***200 Million +***
	ACE USA	***850 Million +***		***Arch Capital Group***	***200 Million +***
	Lloyds of London	***775 Million +***		***Hartford Fire & Casualty Group***	***175 Million +***
	Travelers	***525 Million +***		***Allied World Assurance Holding Group***	***150 Million +***
	Chubb & Son Inc	***500 Million +***		***Old Republic Group***	***100 Million +***
	Liberty Mutual Group	***450 Million +***		***HCC Insurance Holdings Group***	***100 Million +***
	X L America	***325 Million +***		***Ironshore Group***	***100 Million +***
	CNA Insurance Group	***275 Million +***		***W R Berkley Corp***	***100 Million +***
	Allianz Insurance Group	***275 Million +***		***Endurance Group***	***80 Million +***

Aon has significant experience in placing the lines of coverage that will be required for the State's program. The following table indicates premium volume by line of business:

Premiums Placed by Line of Business

Line	*Premium USD*
Casualty	***Over 4 Billion***
FSG	***3 Billion***
Property	***3 Billion***
PSG	***500 Million***
Surety	***500 Million***
Marine	***500 Million***
Wrap-Up	***500 Million***
Med Mal / Healthcare	***250 Million***
Environmental	***250 Million***
Aviation	***250 Million***

Energy	***150 Million***
Construction	***150 Million***
Entertainment	***150 Million***
Crisis Management	***50 Million***
Trade Credit	***50 Million***

Aon's Market Leverage

As the world's largest placing broker of insurance, Aon has access to virtually all insurance markets. We have effective working relationships with well over 150 major insurers and with hundreds of regional and niche carriers. Last year, we placed $178 billion of premium into the global marketplace. Where needed, we have access to each carrier's top management and home-office decision makers. These strategic market relationships help us to negotiate the best pricing, terms and conditions, coverage and claims recoveries for our clients. Assisted by our extensive global benchmarking database, Aon brokers consistently deliver the best customized, market solutions for each of our clients at the most competitive cost.

Aon's commitment to a team approach and our belief in functional and product specialization are central to our effectiveness in exceeding client expectations. Our approach incorporates these key elements:

1. ***Strong, proactive communication and planning among the Aon service team members. During our internal renewal strategy meetings, we discuss specific client needs, current market conditions, the necessary compilation of critical underwriting data to satisfy underwriter requirements, probable underwriting questions and marketing expectations and do general brainstorming to develop the best potential program for our clients.***
2. ***A discussion of upcoming renewal details during the renewal strategy meetings with clients. Such discussion includes: potential markets and the benefits of each to the placement, coverage specifications, program structure, potential pricing, collateral requirements, client risk appetite, self-funding limitations, proposed insurer financial strength, admitted v. non-admitted status, use of intermediaries, and specific claims and risk control service issues.***
3. ***A submission to the insurers that serves to highlight our client's best attributes. Our goal is to provide a document that is easy to review by the underwriter and includes all key information in a format that illustrates exactly what we are asking of the underwriter. The submission may be very straightforward or complex, depending on the specific program being marketed. We will provide a detailed summary of your operations for the carriers and include our goals for renewal.***
4. ***A joint client and underwriter meeting. In advance of this discussion, we brief our client about the underwriter's strengths and weaknesses, the role that a particular underwriter will play in the program, what information the underwriter needs and why, industry expertise of the underwriter and background of the underwriter.***
5. ***A quote disclosure report, provided upon completion of the negotiations, that specifies all markets approached as well as their responses with corresponding commissions payable. Copies of all carrier quotes are forwarded to our client.***
6. ***An analysis of all options and our recommendation.***

Market Security

We understand the great importance of the financial integrity and stability of the companies underwriting risks for our clients. Our intent is always to recommend placements with carriers financially able to fulfill their underwriting commitments. To help us to fulfill this intent, Aon's Market Security unit in Chicago regularly reviews publicly available information concerning the financial conditions of underwriters. This unit is dedicated to this function; all they do is review market security and make our Account teams aware of salient developments as soon as we are aware of them. We review, at a minimum, the following data to help measure market security:

- ***Approvals by various regulatory authorities***
- ***Published findings of professional rating agencies such as A.M. Best, Standard & Poor's, ISI, and Moody's***
- ***IDIS test results which consist of 11 financial ratios established by the National Association of Insurance Commissioners (NAIC)***

The vast majority of placements by Aon are with underwriting companies rated "Excellent" by the professional rating agencies. Aon provides summary reports of agency ratings for individual underwriters when requested by clients.

Many variables influence the amount of insurance or the limits of liability that comprise the reasonable capacity of a specific market for a specific risk. These include net capacity, reinsurance arrangements (both facultative and treaty) and the quality of those reinsurers, volatility of the risk, layer position of the risk in a program, and the comfort level of the client.

As we cannot guarantee the solvency of any underwriter with which we place business, we encourage our clients to review the publicly available information. Ultimately, only the client can make the final determination of whether to accept or reject a specific underwriter. Aon requires an AM Best rating of A-VIII or better in order to qualify for approval for use by retail offices. In cases where carriers fall short of our minimum requirements, we would discuss the advantages and disadvantages with the State and should the State decide to place coverage with said substandard carrier, Aon would require execution of a release form.

In addition to our Market Security unit, Aon's GRIP keeps us well ahead of market developments. By tracking every transaction we make, globally, we can anticipate when a carrier may be having financial integrity or stability issues, often before regulatory authorities, rating agencies and the NAIC know that something could be amiss.

The Aon Global Market Security Committee is responsible for establishing appropriate market security procedures and financial guidelines for all entities within Aon. This includes assessing and classifying all markets / underwriters and intermediaries with which Aon maintains an active trading relationship.

Aon's list of approved carriers is monitored continually. The market security group meets monthly to review information and amend the approved list as updated information is received. Aon's market security team communicates electronically between monthly meetings if the need exists to promptly evaluate new information.

Aon's Market Security Guidelines

Market Security considers three elements in determining the financial strength of carriers:

1. Financial strength ratings from the four major rating agencies:

A.M. Best	A- or better
Standard & Poor's	A- or better
Moody's	A3 or better
Fitch	A- or better

2. Capital & Surplus:
   $100 M or local currency equivalent

3. Performance Tests:
   3 or fewer financial tests outside range, where applicable

AON Empower Results®

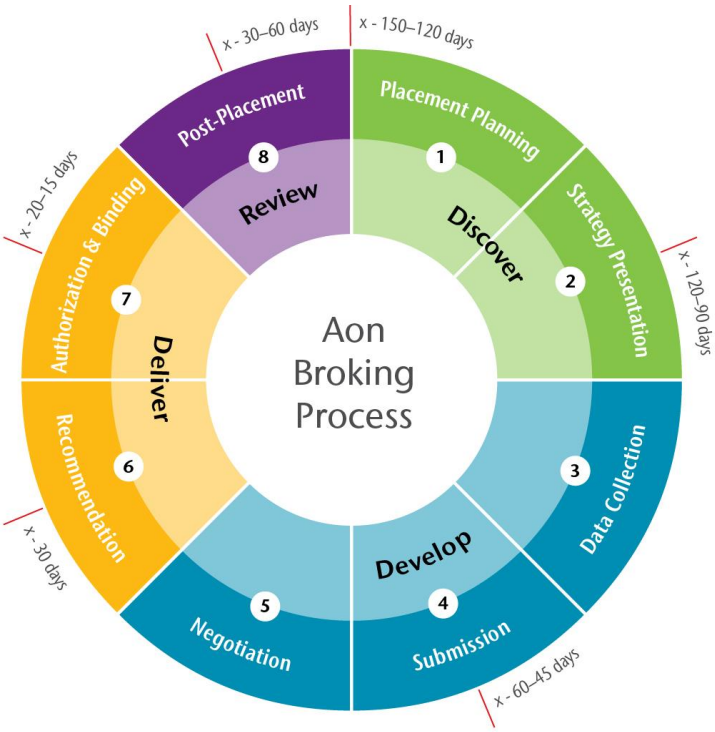
We commit to the State that your team will always be kept apprised of any meaningful developments in market security. All relevant news will be immediately forwarded directly to you as well as your account team, for review and action if necessary.

Aon's Broking Process

As part of our 8-step marketing process, described below, Keri Chappell will work with the specialty brokers to prepare a renewal strategy proposal. This proposal, at a minimum, will discuss the status of the current insurance market, individual carrier appetites, and our expectations for the renewal. During the renewal strategy meeting, we will confirm your goals for the renewal—whether it be pricing, coverage terms, or retentions. We hold our renewal strategy meeting approximately 120-90 days prior to the renewal. The schedule can be adjusted based on the State's internal approval process.

Our approach to the marketing process combines functionality and product specialization. We believe this is central to our effectiveness in exceeding your expectations. This method incorporates the key processes summarized in the graphic below.

The following table details each of these steps:



1	***Placement Planning:*** ***Aon will develop a renewal strategy in conjunction with the State based on your goals and objectives and the Client Promise Plan we have in force. Our process will include an analysis of your exposures, loss history, and current risks. Our Aon team will include all those directly involved in servicing your risk management needs.***
2	***Strategy Presentation:*** ***Aon will identify carriers that best suit the State and its goals. In addition, we will present all options to you and work with you in selecting the option(s) to be pursued and carriers to be used. This discussion will include a review of the findings of Aon's Market Security Group and will include information from our Global Risk Insight Platform (GRIP), which captures data from the $110 billion in global premium placements we make annually.***
3	***Data Collection:*** ***We view the entire marketing process, including the gathering of underwriting information, as a joint process between the State and Aon. Aon will supply the appropriate application(s) to the State and we will then assist you in reviewing the information. An actuarial review may also be conducted to validate loss projections calculated by insurers.***

4	***Develop Submission:*** ***Aon will forward the final submissions to the selected underwriters approximately 60 days prior to the renewal. Our submission will include comprehensive insurance specifications to describe the desired program structure. The submission will be designed to differentiate your risk from your peer group. Our submission will be professionally presented to give the underwriter a clear picture of your organization.***
5	***Negotiation:*** ***Aon will aggressively negotiate the broadest possible coverage at the most favorable cost for the State. Benchmarking information from our extensive GRIP database will provide our brokers with current information regarding market conditions. Throughout the marketing process, the Aon service team will provide the State with marketing progress reports on an agreed upon basis. These reports provide you with a synopsis of the marketing process, and provide updates regarding underwriters' responses. We believe that communication is paramount to building trust with the State and ensuring you are involved in all steps of the renewal process.***
6	***Recommendation:*** ***Aon's final proposal to the State will contain the terms and conditions of all proposals received, as well as our recommendations and rationale for coverage. The proposal will include an analysis of the potential financial impact of the proposed program structure, such as various retention options based on past loss history.***
7	***Authorization and Binding:*** ***When the final carriers and programs have been selected, we will work closely with the State and the carriers to ensure that the service structure promised by the parties is implemented. Aon will request insurance binders from the chosen carrier(s) that outline clearly the selected terms. We will also provide the State with claim reporting contacts and requirements.***
8	***Post-Placement:*** ***The State's risk management program will be regularly assessed, amended, and efficiently serviced in accordance with our Client Promise approach, providing the best possible balance between the cost of risk and the protection of your business risks. During the term of coverage, Aon maintains regular communication with the carrier regarding service issues and other concerns. This communication assists us in laying the foundation for the following year's renewal.***

Case Studies #6 and #7, included in Part IB - Confidential Technical SOQ Submission Requirements, are examples of when Aon's market leverage yielded tremendous results for our clients.

2.2.8 Brokers engaged in cyber assessments and cyber liability policy placement will be required to meet additional background check requirements and/or will required to provide the State letters of attestation from employer certificating that serving broker has no criminal convictions that would preclude them from marketing that particular line of coverage.

Aon acknowledges and agrees. If engaged to perform cyber assessments and/or cyber liability policy placement, we agree to undergo additional background check requirements and letters of attestation, as requested or required.

2.2.9 Broker/firm must agree to have stewardship meeting with State at least once a year.

Aon acknowledges and agrees to have a stewardship meeting with the State at least once a year requested. As part of our overall Client Promise stewardship process and core service model, described on the following page, we will provide the State with the following services:

Strategy and Planning

- ***Discuss the State's strategic business plans in general to look for insurance needs***
- ***Provide counsel on program design and scope of coverage***
- ***Maintain knowledge of the insurance marketplace and keep the State abreast of changes which may be of import to the State's risk management program***
- ***Arrange annual meetings between the State and its carriers as appropriate; as well as annual Renewal Strategy and Client Promise meetings between the State and Aon***
- ***Prepare Client Promise Plan and service fee agreement, reflecting agreed upon services and alignment of strategies and goals***

Risk Identification and Evaluation

- ***Assist the State in identifying and measuring exposures to loss and reviewing existing exposures; as well as monitoring changes in the State's operations***
- ***Review claims profile for trends and indications of areas of risk to be addressed***
- ***Program design, submission preparation and review***
- ***Review appropriate risk management alternatives***
- ***Identify list of potential/appropriate carriers***
- ***Identify renewal data needed and establish deadlines for securing information***
- ***Work with the State to gather information and prepare submissions***

Insurance Program Negotiation and Placement

- ***Work with carriers to answer questions and provide necessary data to underwriters***
- ***Provide the State with periodic status reports on progress with carriers***
- ***Evaluate, analyze and compare underwriter responses***
- ***Coverages, pricing, and companion services (i.e., claims)***
- ***Provide available information on carriers' financial conditions***

- ***Evaluate risk financing alternatives***
- ***Negotiate with carriers to minimize costs and maximize protection***
- ***Meet with the State to present proposal containing recommendations (with supporting rationale, comparisons and analysis) on options best suited to the State's goals and desires***
- ***Work with carriers, based on the State's feedback, to fine-tune proposal to meet the State's requirements***

Program Execution

- ***Issue binders, cover notes or confirmations of coverage***
- ***Process premium invoices***
- ***Prepare insurance schedule and coverage summaries for each line of coverage***
- ***Issue certificates of insurance, state filings, auto ID cards and obtain posting notices from carriers***
- ***Check accuracy of insurance policies upon issuance***

Ongoing Account Service

- ***Handle ongoing requests for policy documentation, such as certificates and auto ID cards as needed according to the State's guidelines***
- ***Process requests for endorsements, as needed***
- ***Provide support as needed regarding experience modification calculations***
- ***Review insurance ordering in leases, purchase orders and other legal documents***
- ***Maintain historical underwriting information***
- ***Prepare and present annual stewardship report***
- ***Maintain monthly open items lists and meetings***
- ***Follow-up with client on aged trial balances***
- ***Maintain a quality focus and monitor performance of program***
- ***Draw upon and coordinate the use of appropriate Aon resources for the State's risk management strategies and goals***

Safety and Loss Control Services

- ***Review or assist the State in establishing formalized loss control service standards for its carriers or service provider***
- ***Monitor carrier or service provider loss control activities***
- ***Serve as a resource to the State in evaluating carrier recommendations***
- ***Provide an agreed number of hours of risk control services which may include reviewing recommendation by carriers and providing loss control consultation on life safety or property issues***

Claims Services

- ***Review and assist the State in establishing formalized claims service standards***
- ***Monitor carrier or service provider claims services***

- ***Assist the State in evaluating the adequacy and efficiency of its claims reporting procedures/establish claims reporting guidelines***
- ***Report losses to carriers where agreed upon***
- ***Monitor large loss activity***
- ***Assist in the resolution of open claims, where possible***

Aon Client Promise Service Model

The Aon Client Promise process begins with a Discovery meeting between the account executive and the State of Nevada. This meeting allows Aon to gain a deeper understanding of your business goals, objectives, and key priorities for the upcoming year.

To accomplish our service goals, the Aon account team will have a shared service vision based around Aon Client Promise® (described on the following page), strong leadership by industry experts, a deep bench of talented professionals, and the analytical tools and data to support recommendations and decision-making. This service model, coupled with the team's education industry experience and Aon's marketplace leverage has translated into measurable success – not just in terms of insurance coverage enhancements and premium reductions, but also the development of creative risk management solutions and in day-to-day process efficiencies and overall team integration.

Developed and launched globally in 2009, the Aon Client Promise® is the industry's only globally uniform, needs-based methodology for serving clients. Aon Client Promise® represents our commitment to understanding and addressing your unique business and risk management objectives through discovery, a consistent methodology, and support of your client needs.

The Client Promise process begins with a Discovery meeting between Keri Chappell, the proposed account executive, other key members of the Aon service team, and the State of Nevada risk management staff. This meeting allows Aon to gain a deeper understanding of your business goals, objectives and key priorities for the upcoming year. Aon will use the information from Discovery to develop recommendations that meet

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State of Nevada's most important needs. These discussions are captured in a Client Promise Plan, which formalizes strategies that address your top priorities.

Throughout the year, your account executive will refer to this plan to ensure that the account team is providing service that complements your ongoing risk management strategy and objectives. Your service team is familiar with the wide range of resources available throughout Aon and they will introduce you to the resources that will help you meet your goals.

2.2.10 For those insurance programs and insurance policies procured on behalf of the State of Nevada, broker will be responsible for document issuance and verification including the timely review and delivery of all policy documents from the insurance carriers including but not limited to binders, policies and any associated policy endorsements/amendments.

Aon acknowledges and agrees. Aon utilizes a formal policy checking process when issuing and verifying documents, including policies, binders, and any associated endorsements and amendments. This process involves both the account and brokerage teams. The placing broker, overseen by Keri Chappell, is responsible for the accuracy of the policy and endorsements. Aon's process includes the following steps:

1. ***All policies must be checked using Aon's policy checking form for all itemized policy elements and reviewed by the broker and account management teams.***
   - ***The broker must review each completed policy checking form and assure that appropriate responsive actions are being taken, if needed, before the policy is delivered to the client.***
   - ***The broker is responsible for resolving coverage or underwriting-related discrepancies that require negotiation with the underwriter.***
2. ***Using the policy checking form, every policy must be checked against the following documents:***
   - ***The underwriter's quotation or a signed binder that provides final agreed terms, policy forms, and premium***
   - ***Expiring policy renewals with the incumbent underwriter which list forms and endorsements. Other available documents such as acceptable binding documentation and renewal proposals can be used in addition to the above documentation.***
3. ***The policy checking form will be completed within 10 business days of policy receipt from the underwriter. Within five days of the completion of the policy checking form, a change request form, if necessary, will be sent to the underwriter requesting the correction of any discrepancies.***

Section VI – Section 2.3 – Technical Minimum Qualifications

It is mandatory that each component listed below in the Technical Minimum Qualifications be addressed. Failure to address each component shall result in disqualification of the RFQ response.

Vendors proposing to receive an award through this RFQ shall provide a detailed description of their SOQ, which shall include, at a minimum, the following information.

Please respond to the following items. Please keep your answers concise and number your responses to correspond with each question.

2.3.1 Provide a brief history and description of your firm. The description should include the number of employees who specialize in property and liability insurance and ancillary fields. Provide the same information and the physical location of offices in Nevada. Please provide copies of appropriate licenses.

Aon is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Aon was founded on December 12, 1979, although predecessor organizations to our firm have been in business for more than 300 years.

Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance. Although Aon does not have a physical office in the State of Nevada, Aon has over 400 employees who specialize and service the Public Sector nation-wide.

Servicing Office - Aon Risk Insurance Services West, Inc.

We propose to provide services from our Aon Denver office. Aon Risk Insurance Services West Inc., is the region's leading risk management advisor, insurance broker, and human resources consulting firm. We proudly serve more than 200 clients of all sizes.

At Aon, serving our clients is our top priority. And because we are backed by the reach, resources and expertise of the largest broker in the world, Aon plc, we are able to deliver distinctive client value with innovative risk, broking, and consulting solutions to small, mid-size, and global businesses in the greater Denver area.

Aon colleagues in Denver deliver focused, value-added services that help our clients enhance their overall risk intelligence and make decisions more in line with their strategic plan, operating plan and external environment. As a result, clients not only mitigate risk but also leverage risk to drive their sustainable growth, continuity and profitability.

Regardless of your entity or size, we can develop superior benchmarking analysis to ensure you receive the best policy terms and conditions, tailor policy language to your unique scope of services, keep you up-to-date on current legal environments, and, most importantly, ensure claims are processed and paid quickly. That's our promise to clients.

On behalf of more than 150 of the best and brightest colleagues in Denver, we look forward to serving the State of Nevada.

Licenses of the proposed Service Team have been provided in Part IB - Confidential Technical SOQ Submission Requirements.

2.3.2 Describe the special expertise your firm has in marketing property and liability insurance and related services to states, universities, large public entities and/or public entity pools.

Industry Practices

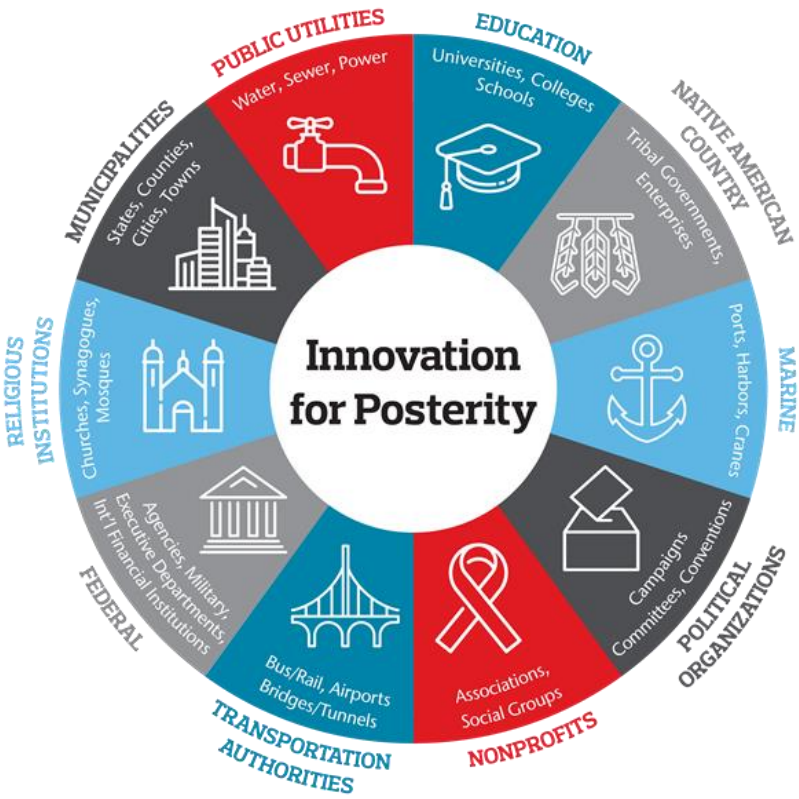
Aon has created industry expertise by investing in national industry and specialty product practices whose leadership is respected by the industries they represent. The role of each of the national practices is to keep the client service teams aware of any new and important changes occurring that could impact their clients. They serve as resources to our local service teams and our clients and they provide direct risk management consulting when requested. They are also available to identify additional resources within Aon when supplementary expertise is needed.

A brief description of each of the specialty practice groups we believe to be of interest to the State are included below:

Aon's Public Sector Practice

Aon's Public Sector Practice is led by the Managing Director, Carleen Patterson. This specialty practice group is one of the largest public sector insurance and risk management service providers locally and worldwide. Initiated over 25 years ago, this specialized practice serves thousands of municipal, governmental, and quasi-governmental authorities.

The Public Sector practice has a network of more than 400 colleagues who serve in account management, brokerage, claims, risk control, actuarial, human capital and various other areas of expertise. Moreover, our national group is part of a global network of public sector practices that includes Canada, the United Kingdom, Italy, The Netherlands and Australia. Aon professionals in these countries share information and insight, enabling our clients to remain informed of global trends.



We have developed solutions for many clients. In the United States alone, we have strong, long-term relationships with clients in all aspects of the public sector, including many municipalities, authorities, college and university systems, and states. Our expertise overlaps and dovetails with the resources provided by the Higher Ed Practice, Pooling Practice, Casualty Practice, Property Practice, Cyber/Aon Professional Risk Solutions Team, Financial Services Group, Aon Aviation

and Aon Global Risk Consultants. This includes close communication between practices as well as shared experts that can offer a unique level of specialized knowledge for our public sector clients. A table provided in Part IB - Confidential Technical SOQ Submission Requirements shows a sample list of state clients for whom we've provided insurance brokerage and/or risk management consulting services.

Aon's Higher Education Practice

Aon has over 900 higher education clients ranging from small colleges to large university systems including U.S. and international property and casualty clients, captive insurance clients, Risk Consulting clients, and Aon Hewitt clients, many of which are of the similar size and scope as the State of Nevada's institutions.

Aon's National Higher Education Practice is the only one among Aon's competition led by a former university risk manager, Leta Finch. Leta served as Director of Risk Management for the University of Vermont for over a decade. She is a past President of the University Risk Management and Insurance Association (URMIA) and she is an immediate past board member. She is also a recipient of URMIA's Distinguished Risk Manager's designation and was recognized by Risk & Insurance magazine twice as Power Broker of the Year. Her past experience also includes serving as a faculty member at Champlain College, and she has served as a trustee on one college and two university boards. She understands higher education and its unique challenges.

All members of the Higher Education Practice are directly available at any time clients have a unique risk management question or concern.

Aon's Risk Pooling Practice

Only Aon offers a Pooling Practice that offers the distinct combination of brokerage, consulting, and state-of-the-art technology services and products for pools.

The Pooling Practice, led by Craig Bowlus, understands the unique issues involving pools. The risk retention and transfer solutions must be tailored to the unique financial, coverage and service needs of each pool and include expanding member exposures, the need for cost stability, membership satisfaction and branding.

We further understand that changing insurance markets require regular re-evaluation of pooling program structures and strategies, including forecasting funding requirements and analysis of claims and exposure data.

The Pooling Practice 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***
- ***Cost-benefit analysis of risk transfer options and alternative risk financing***
- ***RMIS proprietary cloud-based software collection and manipulation of data***

Aon hosts a biennial national Risk Retention Pooling Symposium. The symposium provides informative and entertaining sessions on topics important to pools and other risk sharing groups. Leading industry speakers present on issues such as member retention, equity distribution plans, risk control, reinsurance, and more. Board members, senior leadership, and staff will obtain the

insight they need to drive key management strategies, hear about new industry concepts, better understand emerging exposures and learn about cutting edge technological opportunities. The next symposium will take place in the summer of 2019.

2.3.3 Describe the largest alternative risk financing program that individuals, who would be designated to work on this account, have placed within the past two (2) years.

Working with Aon Benfield and Aon Global Risk Consultants, your proposed Service team has provided alternative risk programs to our clients by reviewing variables associated with those risks while considering some form of alternative program such as reinsurance, self-insurance, captive insurance companies, and large deductible programs.

Please see Case Studies #8, #9, and #10 for examples of the Service's Team's alternative risk capabilities included in Part IB - Confidential Technical SOQ Submission Requirements.

2.3.4 Provide the State with the names and a summary of the experience of each individual who would be assigned to work on the State account. This should include account executives, marketing personnel, loss control and claims consulting personnel and others who would actively work on the State account. A resume for each individual must be provided. Identify the individual within your firm who would have overall responsibility for the State account and the office in which each account team member is located.

Resumes and licenses have been provided in Please see Part IB - Confidential Technical SOQ Submission Requirements for our business references.

2.3.5 Provide the names and telephone numbers of at least three (3) references (Refer to Section 3.3.1). These references must include a state government, large governmental or public entity or other large organization clients within the last three (3) years. For each reference also show coverages placed, dates of service (i.e., starting and ending) and any additional services that were provided.

Please see Part IB - Confidential Technical SOQ Submission Requirements for our business references.

2.3.6 Describe your firm's policy in regard to direct client-insurer relations and the availability of staff.

It is Aon's policy that our retail brokers approach markets directly, without an intermediary, wherever possible. However, Aon will consider and recommend the use of a managing general agent/managing general underwriter (MGA/MGU), wholesale broker, or reinsurance broker during our renewal strategy discussions where we believe it is in the State's best interest for one or more of the following reasons:

- ***Certain insurers will only underwrite through a designated wholesaler or other organization or agency, such as a managing general agent or managing general underwriter.***
- ***If a client's particular risks and coverage needs require the unique or specialized expertise developed by certain intermediaries.***
- ***There may be jurisdictional licensing requirements that preclude a US retail broker from accessing certain markets on behalf of its clients (e.g., Bermuda, United Kingdom).***
- ***Certain insurers have multiple access points, some of which require access through an intermediary. This can occur in one of two ways:***
  - ***Some insurers have different underwriting groups around the world. This kind of insurer may specify its risk appetite and capabilities by geographic location. In this instance, we would endeavor to match the client with the most suitable insurer access point.***
  - ***Other insurers have similar appetites and capabilities in all geographic locations. In these scenarios, we will discuss with you our recommended access point, which will be based on our professional judgment and experience where we believe the best underwriting result will be obtained. In these instances, the preferred avenue is usually to access the market directly unless there are extenuating circumstances.***

Approximately $1 billion of our United States premium is placed through third party intermediaries including domestic wholesalers, foreign wholesalers, and other retail brokers and managing general agents/underwriters. A large proportion of that was placed in the United States wholesale market through our preferred wholesaler– R-T Specialty. Aon believes our clients are best served through a strong relationship with a wholesaler who can provide all lines of coverage for Aon.

In addition, another $1.1 billion was placed through Aon-affiliated intermediaries including the broking centers of Aon London and Aon Bermuda, and through Aon's MGA, Aon Underwriting Managers.

Whenever we recommend utilizing the services of and before approaching an intermediary to assist in accessing, negotiating, placing, or procuring insurance or reinsurance for your insurance programs, we will advise you of the available options, whether or not the intermediary is affiliated with Aon and the compensation to be earned by a proposed Aon affiliated intermediary.

We also will advise you, wherever possible, of the compensation that a non-Aon affiliated intermediary will earn. However, Aon will not be responsible for a non-Aon affiliated intermediary's failure or refusal to disclose compensation received or contemplated to be received in connection with this assistance. Aon will also not be responsible for the non-Aon affiliated intermediary's actual or alleged acts, errors, or omissions or those of its officers, directors or employees arising out of this assistance.

As is normal and customary, any and all compensation earned by a non-Aon affiliated intermediary is in addition to compensation paid to Aon and to any compensation you agree may be earned by an Aon affiliated intermediary.

MGA/MGUs typically are appointed as agents or administrators of the insurance companies they represent and they usually are compensated by such companies in the form of commissions from premiums. Wholesale brokers and reinsurance brokers also are typically compensated by insurance companies in the form of commissions. Wholesale brokers may also receive fees from underwriters for services they provide to them. In some instances and subject to applicable law, wholesale brokers may assess a broker fee in addition to the compensation paid by insurance companies, and such broker fees typically are paid by the client.

2.3.7 List the top five (5) insurance companies, ranked by premium volume, you place commercial all risk property insurance within Nevada and in other States and your premium volume with each of them for the past two (2) years.

Top Property Carriers – Placed in 2015

US Premium USD		Nevada Premium USD	
AIG	500 Million	AIG	11 Million
FM GLOBAL	500 Million	CHUBB	7 Million
ZURICH	250 Million	LLOYD'S	5 Million
XL CAPITAL	100 Million	IRONSHORE	3 Million
ACE	100 Million	QBE	3 Million

Top Property Carriers – Placed in 2016

US Premium USD		Nevada Premium USD	
AIG	500 Million	AIG	10 Million
FM GLOBAL	500 Million	CHUBB	6 Million
CHUBB	250 Million	LLOYD'S	3 Million
ZURICH	250 Million	QBE	2 Million
XL CATLIN	150 Million	IRONSHORE	2 Million

2.3.8 List the top five (5) insurance companies, ranked by premium volume; you place commercial liability insurance within Nevada and in other States and your premium volume with each of them for the past two (2) years.

Top Liability Carriers – Placed in 2015

US Premium USD		Nevada Premium USD	
AIG	150 Million	ZURICH	8 Million
ZURICH	100 Million	AIG	5 Million
CHUBB	50 Million	LIBERTY MUTUAL	5 Million
ACE	50 Million	CHUBB	4 Million
LIBERTY MUTUAL	50 Million	STARR COMPANIES	4 Million

Top Liability Carriers – Placed in 2016

US Premium USD		Nevada Premium USD	
AIG	150 Million	ZURICH	8 Million
ZURICH	100 Million	LIBERTY MUTUAL	6 Million
CHUBB	100 Million	CHUBB	3 Million
LIBERTY MUTUAL	50 Million	STARR COMPANIES	3 Million
TRAVELERS	50 Million	AIG	3 Million

2.3.9 List the top five (5) insurance companies, ranked by premium volume; you place aviation insurance within Nevada and in other States and your premium volume with each of them for the past two (2) years.

Top Aviation Carriers – Placed in 2015

US Premium USD		Nevada Premium USD	
AIG	50 Million	SWISS RE	300 Thousand
GLOBAL AEROSPACE	25 Million	XL CATLIN	300 Thousand
STARR	25 Million	STARR COMPANIES	200 Thousand
ALLIANZ	25 Million	CHUBB	200 Thousand
XL CAPITAL	5 Million	USAIG	200 Thousand

Top Aviation Carriers – Placed in 2016

US Premium USD		Nevada Premium USD	
US AIRCRAFT INSURANCE GROUP	50 Million	STARR COMPANIES	400 Thousand
AIG	50 Million	ALLIANZ	300 Thousand
STARR COMPANIES	25 Million	QBE	200 Thousand
MUNICH RE	25 Million	XL CATLIN	200 Thousand
CHUBB	25 Million	USAIG	200 Thousand

2.3.10 List the top five (5) insurance companies, ranked by premium volume; you place cyber liability insurance within Nevada and in other States and your premium volume with each of them for the past two (2) years.

Top Cyber Liability Carriers – Placed in 2015

US Premium USD		Nevada Premium USD	
AIG	40 Million	BEAZLEY	300 Thousand
XL CATLIN	30 Million	XL CATLIN	300 Thousand
BEAZLEY	30 Million	ENDURANCE	200 Thousand
CHUBB	20 Million	LIBERTY MUTUAL	200 Thousand
ZURICH	10 Million	ARGO	200 Thousand

Top Cyber Liability Carriers – Placed in 2016

US Premium USD		Nevada Premium USD	
AIG	50 Million	XL CATLIN	600 Thousand
BEAZLEY	30 Million	BEAZLEY	300 Thousand
XL CATLIN	30 Million	ENDURANCE	200 Thousand
CHUBB	30 Million	LIBERTY MUTUAL	200 Thousand
ZURICH	15 Million	ARGO	200 Thousand

2.3.11 List the top five (5) insurance companies, ranked by premium volume; you place stand-alone terrorism insurance within Nevada and in other States and your premium volume with each of them for the past two (2) years.

Top Terrorism Carriers – Placed in 2015

US Premium USD		Nevada Premium USD	
HISCOX	7 Million	LLOYD'S	400 Thousand
AIG	6 Million	HISCOX	300 Thousand
XL CATLIN	5 Million	XL CATLIN	200 Thousand
LIBERTY MUTUAL	4 Million	BEAZLEY	200 Thousand
BEAZLEY	3 Million	ASCOT	200 Thousand

Top Terrorism Carriers – Placed in 2016

US Premium USD		Nevada Premium USD	
XL CATLIN	6 Million	LLOYD'S	100 – 200 Thousand
AIG	6 Million	LIBERTY MUTUAL	10 Thousand
HISCOX	5 Million	QBE	10 Thousand
VALIDUS	5 Million	AXIS	10 Thousand
LIBERTY MUTUAL	4 Million	HANOVER	10 Thousand

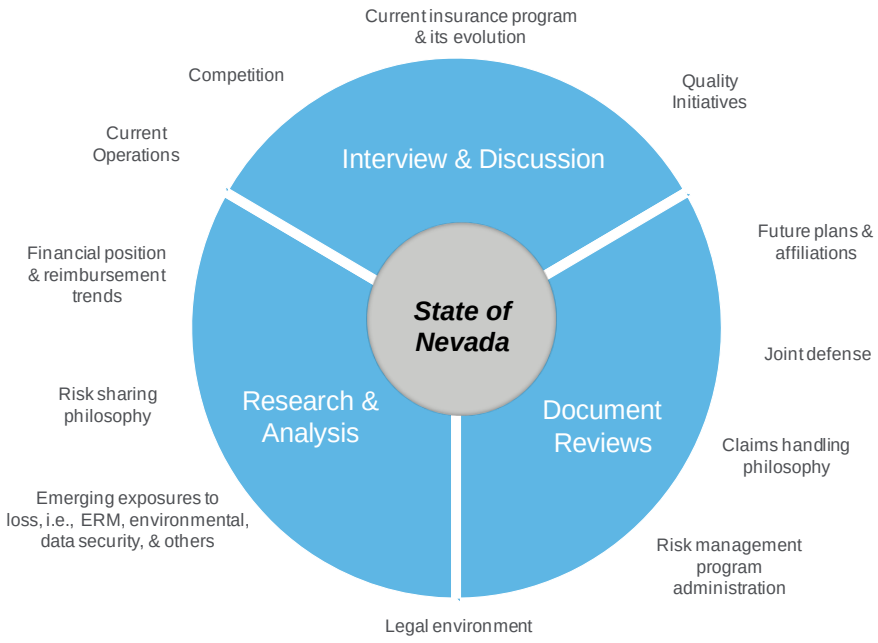
2.3.12 Describe how you will participate in the continuing development and enhancement of the State's insurance programs, including recommendations on coverage changes and program adjustments.

Program Analysis and Development

Whenever we begin a new relationship with a client, we believe the most important first step it to conduct an in depth analysis of their program. Our goal will be to gain a thorough understanding of your organization, risk management program, financial status and concerns, losses, coverages and your vision of the future. Once this is accomplished, we will be better positioned to develop mutual short and long-term goals and objectives including potential program enhancements/ changes. Upon engagement as your broker, one of our first activities will be to facilitate an initial assessment with key stakeholders of your organization. The assessment is a valuable part of our initial relationship as we learn more about the intricacies of your operations, plan strategies to address exposures and reduce your total cost of risk.

To accomplish this task, Aon has developed an industry-leading process that is specifically designed to fully understand the exposures within your organization. In addition to uncovering exposures, we utilize our process to assess operational goals, business objectives, short- and long - term strategies, successes and challenges, so that we can offer and apply the most effective risk management ideas and solutions to your program.

Our process consists of an organized approach where our consultants will review losses, risk management/loss control and protection programs, internal operations,



processes and policies. We will spend time interviewing stakeholders and in some cases location demographics and geographies. We find it extremely beneficial to involve our clients' risk management, claims, safety, operations, finance, legal and human resources staff to ensure a comprehensive gathering of information from all aspects of the company.

Knowing that skilled handling of claims is critical to the State, Aon will plan frequent meetings (face-to-face or virtual as appropriate) with the State's Risk Management staff, keeping lines of communication open. This would be especially true on catastrophic cases with the potential to affect your renewal strategy. Monitoring claims activity and closure rates, along with standard reporting of claims to carriers, are important components of good risk and insurance brokerage service. Aon will use meetings, newspaper and industry subscriptions and other venues as appropriate to not only keep abreast of best practices, but to continue to be intimately familiar with activities in organization. All of this initial short-term work will lead us to better opportunities during the marketing process both short and long-term which will ultimately benefit the State.

We will be in frequent contact with the State during the marketing process to discuss specific needs, concerns and meeting our stated outcomes for the renewal process and program. Our marketing experts, in conjunction with our specialty practice group, will leverage our underwriting relationships, marketing clout and specialized understanding of our industry to provide the broadest coverage and most competitive terms available. We will always work to leverage markets to improve terms, conditions and pricing. We will use our marketing clout, premium volume and underwriting relationships to get the best renewal possible for the State. We will continually update, advise and inform the State during the entire marketing process from start to binding.

2.3.13 Describe any other factors, enhanced or unique qualifications that the State may want to consider in determining the benefits of selecting your company for this broker pool.

The State of Nevada's property and casualty risk management program requires ready access to the full range of capabilities and talent of your broker. Aon's marketing process and broking structure in conjunction with Aon Global Risk Consultants, and its access to benchmarking data through Aon's Global Risk Insight Platform allows us the unique ability to provide project management services.

Our commitment to the State is to work as an extension of your Risk Management Department at both strategic and operational levels. Our goal is not to simply procure insurance for you, but rather be an integrated and integral extension of your team.

To accomplish this, our approach first starts with fully understanding your operational structure and environment and the key performance indicators for the State as a whole and for risk management in particular. Only then can we be certain that we are aligning the right resources to address your current needs, help identify emerging and future issues, and work together to craft the optimal balance among risk mitigation, risk retention and risk transfer insurance programs.

The following are ways in which we will partner with the State's team:

- ***We will draft a robust transition and service plan detailing action steps we anticipate as we assume our brokerage responsibilities. This plan is front loaded to assure a strong foundation. We prefer to have a face-to-face kick off meeting with our respective teams and use our planning tools to conduct a discovery meeting to develop the framework of our engagement.***
- ***Our goal is to facilitate the seamless execution of your everyday insurance and risk management needs and we will create a defined process for contract reviews, Certificates of Insurance, Auto ID cards and other needs that works for you.***

- ***We strongly believe in training and education and can create learning opportunities in many areas including contract review (recommended language regarding network security and cyber liability language, waiver of subrogation, additional insured status or hold harmless agreements), fleet safety, and best ergonomic practices for your workforce. With the opportunity to review your loss experience in more detail and actual exposures, we will offer suggestions for an ongoing educational program.***
- ***In conjunction with our risk consultants, we will affirm your claims and loss control procedures are best in class to reduce your total cost-of-risk.***

Aon also has the capability to contract on a separate basis for more specialized risk management services ranging from consultation in creating/reengineering a risk management function and conducting periodic project work, to providing full on-site risk management department staffing and management. We are happy to discuss these opportunities when you are interested.

Aon Differentiators – Public Sector Experience, Expertise, Resources

We believe that Aon is uniquely qualified to act as the insurance broker for the State. Our unparalleled knowledge of public sector brokerage and account management gives us the benefit of knowing what challenges you face, and the experience needed to bring the State cost-effective risk and insurance solutions. The following are a number of key differentiators that will directly benefit the State when choosing Aon as your broker:

Best-in-Front Service Philosophy

Aon's service model puts each client at the center of the plan, with strategic, transactional and consultative resources poised to meet your needs. This design allows us to anticipate and quickly implement the precise Aon resources needed to meet the changing demands of your industry and business.

There are no internal barriers within Aon. We have structured our business model to deliver any resource that a client may need without concern for profit centers or geography.

Consistent Delivery Methodology

Delivering value and impact for clients is at the core of everything we do at Aon. To further improve our level of service and strengthen our position as the number one service provider in the industry, Aon has developed its Client Promise, a clear, consistent articulation of what clients can expect when they partner with us. The five points of the Client Promise create a common language to describe what differentiates Aon from our competition. See our response to item 2.2.9. in Section V – Section 2.2 – General Minimum Qualifications for a complete description of Aon Client Promise.

Throughout the year, your account executive will refer to this plan to ensure that the account team is providing service that complements your ongoing risk management strategy and objectives. Your service team is familiar with the wide range of resources available throughout Aon and they will introduce you to the resources that will help you meet your goals.

National Public Sector Practice

Aon's National Public Sector Practice provides risk management services to many public sector clients nationwide. We have provided services to 33 state governments,

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thousands of local municipalities (including hundreds of counties and cities), and over 50,000 nonprofits and is one of the largest public sector insurance and risk management service providers locally and worldwide.

The practice has a vast network of colleagues who serve in account management, brokerage, sales, claims, risk control, actuarial consulting and various other roles. Aon's strategy of organizing its professional resources by industry specialization and product expertise, combined with our strategic account management service concept, provides the optimal platform to deliver focused cost-effective services to complex risks like the State. Due to our great depth of intellectual capital, proprietary services, and strategic approach, Aon is the preferred choice as a partner for managing risk by many complex public sector organizations across the country.

Market Leverage

Aon places more insurance coverage than any other broker in the world and has access to virtually all insurance markets. We have effective working relationships with well over 150 major insurers and with hundreds of regional and niche carriers. Last year, we placed over $178 billion of premium into the global marketplace. Where needed, we have access to each carrier's top management and home-office decision makers. These strategic market relationships help us to negotiate the best pricing, terms and conditions, coverage and claims recoveries for our clients. Assisted by our extensive global benchmarking database, Aon brokers consistently deliver the best customized, market solutions for each of our clients at the most competitive cost.

Transparency

Aon is different from many of our competitors in how we are compensated. Aon is fully committed to complete transparency and disclosure of all income derived from the State of Nevada. In addition, every Aon renewal proposal includes a Quote Disclosure Report, outlining each quote and option received and the expected revenue stream. Aon's commitment to complete transparency – always to put our clients' best interest first – is a core practice of which we are proud.

Innovative Market Solutions

Aon recently developed Aon Client Treaty, offering our clients strategic, dedicated capacity from Lloyd's of London. Available exclusively to Aon clients, Aon Client Treaty provides access to 20% of pre-secured Lloyd's co-insurance capacity on any order placed through Aon's Global Broking Centre (GBC) in London. This solution draws on best practices from portfolio broking and underwriting and applies those techniques to our wholesale and retail insurance channels. Aon Client Treaty is able to write virtually every industry segment, product range, and geography underwritten in the London market, providing a comprehensive solution to our global clients.

Comprehensive Benchmarking Data—Accessing relevant benchmarking data is challenging for most organizations. To assist our clients in this process, Aon created a proprietary benchmarking database to assist in evaluating property, casualty and management liability related data including limits, retentions, pricing, and market participation.

Our most recent benchmarking innovation is Aon Global Risk Insight Platform® (Aon GRIP®), a web-accessible technology designed to provide real-time information on rates, terms and conditions, and program design for all of Aon's current insurance placements worldwide. This information helps Aon brokers evaluate the markets to approach with a placement and the carriers that may provide the best value for clients.

Superior Risk Consulting Tools

A focus on reducing an organization's total cost of risk (TCOR) is fundamental to supporting an organization's risk management goals and objectives. While overspending to protect against risk is not cost efficient, slashing short-term risk management costs without first examining the

possible future ramifications can be detrimental to an organization's operations, as well as its financial results.

Aon has developed various tools to facilitate this process including the following:

Leading Property Catastrophe Modeling

Aon's natural hazards practice specializes in advanced modeling and risk assessment in support of Aon's clients. Our primary service is natural hazard loss analysis using the most widely accepted program in the industry - the same software used by the vast majority of global carriers. Our analysis services have three important benefits. First is estimation of coverage limit requirements through the loss analysis process. Secondly, the risk manager and broker are given considerable insight into the potential concerns of the markets prior to commencement of renewal negotiations. Finally, we work with Aon's risk consultants to assist in improving the location model input data which will eventually be provided to the insurers for their own analysis.

Specialized Analytical Knowledge Advantage

Aon's business model is driven by specialization. Aon's industry-focused structure ensures that our specialists have the added advantage of timely and specialized knowledge related to issues within their respective industry. Aon's industry groups hold meetings, monthly conference calls and / or take part in electronic discussion forums to share ideas and information as well as to stay abreast of relevant regulatory and industry changes.

Our distinct broking groups are comprised of brokers who specialize by line of coverage: casualty, property, management liability, environmental, aviation and marine. This specialization fosters unusually deep product and market knowledge. Our national network of brokers allows us to share ideas, program structure innovation, market intelligence, and quality benchmarking information.

Innovative Technology Resources

Aon is committed to utilizing leading technology tools to strengthen our partnerships with our clients, as well as enhancing our internal processes. Examples of our technology tools include:

- ***AonLine – our risk management desktop system designed for risk managers, financial executives and their Aon account teams. Clients have instant access to their own proprietary data, risk intelligence, Aon data, reports and tools, and value-added premium services***
- ***Aon BondLink – a fully web-enabled system that provides Aon surety clients with real-time access to their surety portfolio and enables then to request bonds online***
- ***Global Account Management System (GAMS) – a proprietary and sophisticated worldwide system to centralize, sort and provide our clients with access to international policy data essential to the operation and planning of international insurance programs***

Aon's Specialty Brokerage Practice Groups

In addition to resources available from the National Public Sector Practice, Higher Ed Practice, and Pooling Practice described in our response to item 2.3.2 in this section, Keri Chappell will work with other specialty groups to provide services to the State:

- ***National Casualty Practice***
- ***National Property Practice***
- ***Professional Risk Solutions (Cyber)***
- ***Financial Services Group***
- ***Aon Aviation***
- ***Aon Global Risk Consulting***

National Casualty Practice

Aon's casualty practice places over $4 billion of U.S. liability premium annually. With innovative, cost-effective casualty risk programs, Aon can help you address these goals and more:

- ***Profitability – Optimizing your cost, strategic support, risk transfer and use of capital in order to maximize profitability and empower performance***
- ***Growth – Providing the best risk solutions and hands-on experience to drive the growth of your organization successfully across industries, channels and geographies***
- ***Continuity – Delivering post-loss support, better coverage and program designs, and regulatory compliance to reduce volatility, protect your balance sheet and empower stability throughout the organization.***

Aon takes a fresh approach to casualty broking. A traditional industry broking model starts by submitting specifications and underwriting data to markets, receiving proposals, and negotiating from there. In contract, at Aon, we start with the needs of our clients. In advance of every placement, we develop a deep understanding of your evolving risk profile, values, concerns and objectives. Then we work in partnership with you to design your optimal program mix of risk mitigation, retention and transfer, and sell it to the marketplace and the best available capital providers. We remain focused on your goals rather than on a "book" of business with a given carrier.

Our casualty team is divided into the following product specialties:

- ***Primary Casualty:*** ***Aon's team specializes in the negotiation of all aspects of the primary program including coverage, pricing, structure and collateral. We partner with Aon's risk consultants working within our Laser diagnostic platform to help client reduce their total cost of risk. Credentialed actuaries collaborate with our brokers in robust collateral and risk financing negotiations, and provide more complex analytics around risk retention and optimal program designs. Our proprietary tools model state-of the-art coverage benchmarks by industry.***
- ***Umbrella and Excess Liability:*** ***Aon's domestic excess casualty brokers are a part of a global team of specialists in London, Bermuda and other international locations. This global team ensures industry-leading coverage and pricing without geographic boundaries or profit center constraints. Team members can identify and approach capital providers at advantageous access points globally based on your specific needs while leveraging Aon's global marketplace reach.***
- ***Legal and Complex Claims:*** ***This dedicated team provides advice and advocacy regarding a wide range of issues including contract drafting and interpretation that involve complex and contentious issues. By facilitating the resolution of coverage and claims disputes with carriers, we have secured billions of dollars of insurance recoveries for our clients. The team also assists Aon brokers and clients in risk assessment and program design. In addition, we have established formalized, defined protocols with our major markets to help speed resolution of complex claims via Aon's claims governance process.***
- ***Loss Portfolio Transactions:*** ***Aon's industry-leading Loss Portfolio Transactions (LPT) team creates distinctive client value by structuring customized financial transactions for casualty loss portfolios for both legacy and prospective liabilities, supporting your business and financial objectives. We excel at developing, negotiating and executing LPT transactions that create financial wins for clients. Client goals achieved may include reduced volatility of balance sheet reserves; facilitation of merger, divestiture or acquisition transactions; collateral reduction or elimination; or exit from self-insurance.***

- ***<u>Collateral Advisory:</u> We help our clients better manage the economics of collateral requirements related to loss-sensitive casualty insurance programs. Through our comprehensive diagnostic process integrating broking, actuarial and credit expertise, Aon professionals review losses, analyze program structures and help assess credit risk to design customized solutions for specific collateral needs. As result, clients benefit from less burdensome and costly collateral requirements.***
- ***<u>Excess Workers Compensation:</u> Aon's specialized team places excess workers compensation coverage for self-insureds and excess indemnity for non-subscription clients. We have uniquely strong coverage expertise in these specialized lines. Our services range from determining the best options for self-insurance of workers compensation to the negotiation and placement of coverage. We have also created industry-leading coverage forms and analytical capabilities to support our clients' decisions.***

National Property Practice

The ARS-US National Property Practice is a collaborative team of 100 professional property brokers who combine their considerable experience and expertise to place difficult and demanding risks, including every class of business and every kind of loss record. The group has significant expertise and experience working with the risks and challenges of natural catastrophic exposures, business interruption, terrorism and crisis management, risk control and claims advocacy.

Aon's Property Practice is able to deliver the best in class service to the State through a customized approach utilizing:

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In order to be able to deliver this Aon Property Broking Comprises:

Vast experience with catastrophe (CAT) peril-exposed risks – Aon Property Broking places over $9.0B of premium into the global property marketplace on behalf of our clients, including a majority of the Fortune 1000. No other broker places more, large catastrophe (CAT) exposed wind, flood, terrorism and earthquake business than Aon.

Aon's CAT modeling capability - Unique catastrophic risk analytics with Aon CAT Analytics, the only in-house licensed and credentialed modeling group for any major broker, using the same analytic tools employed by the insurance markets to assess client CAT risk

Global benchmarking data via Aon's InPoint data and analytics – represents $147B in premium placements, including $9.0B of global property premium that provides more detail than any other broker including premium, rates, deductible/retention, limits and market behavior specific to subclasses of business.

Dedicated Terrorism Expertise – Dedicated terrorism expertise via Aon Crisis Management (ACM), the largest specialty terrorism broker resource placing terrorism coverage for $1.8T of TIV, representing total policy limits of $37.4B for over 500 complex property clients.

Dedicated and integrated Aon Property US/London/ Bermuda Placement Group – 100 US brokers, 45 London brokers, 7 Bermuda brokers and 20 Aon Crisis Management terrorism and consulting brokers

Strategic use of wholesalers when appropriate – Aon operates off of streamlined and limited non-owned, third party wholesale network with access to our select wholesaler partner – RT Specialty – who is integrated with Aon's broking strategy.

Property loss control and claims consulting – Our property risk control and claims expertise is integrated into our property service platform. Our Rapid Response team, unique to the industry, can significantly help expedite the adjustment and settlement of claims.

Fine Arts

Huntington T. Block Background and Experience

In 1962, Mr. Huntington T. Block created the original all risk "wall to wall" Fine Art insurance policy. An operating unit of Aon since 1991, Huntington T. Block Insurance Agency, Inc. (HTB) is the oldest and the largest Fine Art brokerage facility in the United States. HTB is well known and respected by the art community worldwide.

In 2007, the American Association of Museum (now American Alliance of Museums) gave HTB the exclusive recognition as the leading provider of Fine Art Insurance for AAM museums.

Today, HTB is the leading provider of Fine Art insurance and risk management expertise for art museums, state and city organizations, historical societies, universities, galleries, fine art dealers, personal and corporate collectors, artists, and conservators. With its unique staff of twenty-six art and insurance professionals, HTB continues to work to develop the most comprehensive insurance products to meet the unique needs of over 3,000 fine art clients. HTB is headquartered in Washington, DC with regional operations in Houston, New York City and San Francisco.

Not only does Huntington T. Block provide fine art brokerage services, HTB staff members actively participate in educational programs for the art community. Huntington T. Block staff members are frequently asked to speak at educational seminars for several national arts organizations including:

- ***American Alliance of Museums***
- ***ARCS (Association of Registrars and Collections Specialists)***
- ***ALI-ABA (American Law Institute – American Bar Association)***
- ***International Registrars Symposium***
- ***New England Museums Association***
- ***Mid-Atlantic Association of Museums***
- ***Southeastern Museums Conference***
- ***Association of Mid-West Museums***
- ***Mountain Plains Museum Association***
- ***Western Museum Association***

Professional Risk Solutions (Cyber)

The Aon Professional Risk Solutions team is uniquely qualified to help clients identify, track and mitigate today's cyber threats. Recognized as one of the industry's premier resources in cyber risk management, the team includes a dedicated group of more than 50 trained professionals with a strong technical aptitude, enhanced coverage expertise, deep carrier relationships, and claims handling capabilities. Team members collaborate and share expertise in a geographically aligned model, with colleagues based in San Francisco, Denver, Chicago, Miami, New York, London and Bermuda.

Our approach includes the following:

- ***Strategic Meetings/Discussions: Aon takes a collaborative approach with our clients to obtain relevant, necessary and favorable underwriting information to present to markets. We coach our clients through underwriting meeting preparation, ensuring the best possible presentation to the underwriting community.***

- ***Legal Expertise: Our Claims Management, Advocacy and Legal Practice is made up of over 30 attorneys and claims advocates who assist our clients and brokerage teams in understanding exposure trends, negotiating policy wording and facilitating claims notification and recovery. We recognize that the contract must perform, and as such feel that the strength of our legal expertise around cyber policy wording and claims is a key part of our value.***
- ***Strategic Negotiations and Placement: Aon utilizes proven and sophisticated negotiation strategies and leveraging techniques to build broad program structures and push the marketplace for superior terms and pricing.***

Aon provides a menu-based approach to utilizing cyber analytics, which will provide the State with organization-specific data points to evaluate various approaches to cyber risk. This menu approach helps determine the depth, breadth and scope of desired analysis that fits the State's needs. Aon can utilize our Cyber Insight Model, a tool which allows for informed decision making based on the following metrics:

- ***Total Cost of Risk Cyber Program Analysis***
- ***Severity of First and Third Party Cyber Losses***
- ***Sub-limit Exhaustion Analysis***
- ***Probability of Cyber Loss***

Financial Services Group

The Financial Services Group is Aon's dedicated global management liability insurance specialty practice with expertise in D&O (including international), fiduciary liability, employment practices liability, crime, special risk (K&R) and network security & privacy (Cyber). This team is comprised of 550 insurance professionals worldwide, all of whom are dedicated to serving the needs of our clients. Additionally, Aon on a global basis includes a 67 person legal and claims team to assist clients with claims counseling and avoidance.

Aon is the market leader in management liability with approximately $4.4 billion in premium placed annually across the globe. Our accumulated experience from placing this volume translates into an in-depth awareness of insurer capabilities and emerging international litigation issues. It also gives us the ability to positively impact insurer behavior regarding pricing, coverage, and the claims fulfillment process.

Highlights of the services to be provided by Aon to the State include:

- ***Providing on-going education and awareness regarding developments within the global D&O, fiduciary, EPL, cyber, crime and K&R marketplaces.***
- ***Renewal strategy planning via Aon's Diagnostic Process, which includes risk evaluation, strategy discussion, and program implementation.***
- ***Coordinating strategic insurer underwriting meetings.***
- ***Advocating on behalf of the State and affiliated companies in the placement process in order to secure coverage that meets your unique requirements, while providing best in class coverage and pricing terms.***
- ***Evaluating, designing, and executing international coverage in light of an increasingly litigious global environment and evolving local regulations.***
- ***Providing comprehensive claims handling services, including claim notices, facilitation of client and insurer meetings, and negotiation of recoveries.***

Aon Aviation

Aon Aviation is a specialized practice within our broader firm. We broker and provide risk management advice for all classes of aviation insurance. Established more than 60 years ago, we are a resource with more than 150 aviation insurance specialists professionals around the world dedicated to manage the aviation risks of Aon Clients.

Our offices are organized geographically ensuring that the right specialist with the required expertise is available regardless of the location of the client. Within the U.S., Aon Aviation's seamless service is provided by strategically located offices in New York, Los Angeles, Chicago, Dallas, Miami, Minneapolis, Pittsburgh and Wichita. The Aviation Global Broking Center in London provides U.S. clients with access to London and international aviation markets, and places insurance/reinsurance for all types of aviation risks from around the world. Aon is consistently one of the top three producers to most of the world's largest aviation insurers.

We are recognized as a market leader in this field. Aon Aviation is dedicated to all aspects of aviation insurance and reinsurance broking representing:

- ***An impressive selection of general aviation companies worldwide.***
- ***Over 40% of the Fortune 100 flight departments***
- ***A third of the world's top 150 airlines.***
- ***The largest share of the world's most significant fixed base operators and maintenance providers.***
- ***One third of the world's top 50 airport groups***
- ***Three of the world's six largest aerospace manufacturers.***
- ***Aviation companies in more than 70 countries.***

Although its offices are organized geographically, Aon Aviation is virtually borderless; this ensures that the right specialist with the required expertise is available regardless of the location of the client. Aon Group Limited (Aviation) in London (a wholly-owned subsidiary) provides U.S. clients with access to London and European aviation markets, and places insurance / reinsurance for other aviation risks from around the world. Aon is the first or second largest producer to most of the world's largest aviation insurers.

Aon Global Risk Consulting

Aon's Global Risk Consulting team (AGRC) is a national practice of some 500 professional consultants with expertise in pre- and post-loss mitigation. This expertise spans all property and casualty risk classes and, critically, is replicated throughout Aon's international operations. Within the parameters allowed by local regulation and operational culture, best practices are shared globally. This consistency of service and quality standard is a key feature in our approach to risk consulting for major corporations.

Aon will focus on the management of the State's assets at risk, rather than on the needs and desires of insurance companies. This strategic objective is indicative of the approach in partnering with the State. Our value is in our intellectual capital, our innovation and our ability to execute with our clients and with selected specialist partners in key areas.

The breadth of our capability is indicated by the backgrounds of our staff, in engineering, fire protection, loss prevention, safety, environmental, health, business, risk management, claims, insurance and other related technical disciplines. Our consultants are therefore positioned to assist the State – as a supplement to your internal resources and in partnership with other firms as appropriate – with risk management strategies and tactics. The following areas demonstrate a number of solutions with which Aon may engage as a partner:

The specific composition of our services will require discussion following our engagement by the State.

Aon's risk control, engineering and claims team will have three primary responsibilities within the overall context of our future relationship:

To partner with our insurance broking colleagues in the design and implementation of the best available risk finance and risk transfer program for the State, using claims management professionals within the policy wording evaluation and negotiation phases to ensure contract clarity and certainty, and risk control professionals to assist in the collection and, critically, presentation of risk data to incumbent and potential markets.

To advocate for the State in all claims and risk control issues, ensuring the maximum return on your investment in insurance coverage and associated services, with key deliverables including the review of all risk control recommendations against the backdrop of your financial, strategic and operational plans, and participation in claims settlement negotiations in the event of coverage disputes, reservation of rights and declinations.

To identify and implement cost-effective pre-loss and post-loss risk mitigation solutions that represent sustainable economic opportunities for the State.

We have a track record of excellent results in each of these areas of activity, but it is in the area of identification and implementation of solutions that we believe you will most immediately benefit from the breadth of our organization, the quality of our talent and the innovation inherent within our approach.

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Analysis

Aon is committed to the development and use of technology to support the needs of our clients. Proprietary technology platforms like Laser will streamline and enhance day to day risk management administration for the State. The Aon Laser Diagnostic program was developed to reduce their total cost of risk while supporting their operational and growth strategies.

This process consists of an assessment of the 12 main categories (see the diagram below) driving TCOR. Using a proprietary quantitative and qualitative benchmarking approach, the diagnostic process leverages Aon's industry leading Casualty expertise and data and provides a range of TCOR savings opportunities and identifies underperforming areas of risk management programs.

The assessment deliverable is an easy to interpret "stop light" report card with comments and next steps. It is presented by one of our multidisciplinary subject matter experts.

Aon Property Risk Control

Aon offers a continuum of loss control and engineering services that interact to provide the most comprehensive suite of services available. Aon has loss control consultants located in the United States and worldwide. A dedicated natural catastrophe risk analysis team, a fire protection engineering firm, valuation resources and in-house development, and support of a property risk control database, Aon Global Property System (GPS), are just a few examples of the resources available from Aon.

Casualty Risk Control

AGRC's Casualty Risk Consulting team is dedicated to providing clients with innovative and sustainable solutions for their risk management needs. The differentiating factor is the Strategic Improvement Platform, our continuous improvement model leveraged to assess, plan, implement solutions, and measure success for our clients. The platform will be used by our integrated casualty risk control and claims team to design a support strategy that will best be suited for our clients.

Claims Preparation, Advocacy & Valuation

Aon's Claims Preparation, Property Claims Advocacy and Valuations staff of 75 experts deliver an unparalleled level of expertise, experience and innovation to clients in the primary service areas of claims advocacy, claims preparation and pre-loss asset and business interruption valuation. In addition to property damage and business interruption, the group's expertise includes fidelity, fraud, cyber and supply chain. Our services help lower the cost of risk and protect the bottom line as we work cooperatively and diligently to achieve client objectives.

Aon provides comprehensive claims consulting services on a global basis for all areas of coverage. We are committed to securing savings in all components of your total cost of risk including a focus on reducing retained losses.

Our claims consulting capability is global, and our claims professionals are aligned with our broking teams and processes. We deploy our claims professionals on a subject matter expertise basis – leveraging their experience and expertise with cases of a specific nature, cases within specific industries, and cases within specific jurisdictions.

Our claims consulting expertise will impact the State's cost of risk in two ways:

- ***Through the design and implementation of a results based program, and***
- ***Through advocacy in the event of specific claims, a situation in which our focus will be on the maximization of claims settlement***

Actuarial/Analytics Consulting

Aon's global actuarial team is the third largest property/casualty consulting group in the U.S. and the largest of any brokerage firm. We have a dedicated, experienced staff of over 100 professionals, including 50 credentialed actuaries with various backgrounds and numerous areas of expertise in the public entity arena. Our public sector actuarial group is led by Mujtaba Datoo.

In order to deliver a wide range of risk quantification services, our consultants apply sophisticated approaches using client-specific data, industry databases, and in-house expertise. A sampling of our services includes:

- ***Alternative Risk Financing Feasibility Studies: We can review risk-financing variables associated with those risks considering some form of alternative risk financing such as self-insurance, captive insurance companies, and large deductible programs.***
- ***Cost of Risk Allocation: Expert advice on design, implementation, or an update to a cost of risk allocation system can be provided to assist in allocating costs among individual units.***
- ***Loss Forecasts: We can help in appropriately forecasting losses at current and alternate retention levels, helping to support informed decisions for the insurance renewal (if applicable) while helping you budget losses for the upcoming year.***
- ***Reserve Valuations: We help determine appropriate reserve levels for insurance companies, self-insured programs, or alternative risk-financing programs by analyzing loss and exposure data, scope of operations, and historical reserving practices.***

Our actuarial practice prides itself on professional, personalized actuarial service. Our consultants are very knowledgeable, yet still able to explain difficult actuarial concepts to any audience level. Our reports are thorough yet concise – and presented in accordance with accepted actuarial principles and detail all our methodologies and conclusions.

We feel confident that our team can meet all of the State's risk quantification needs by building a foundation to supports capital allocation and risk decision making for the organization.

In addition to the specialty practice groups, Aon offers unique and proprietary products to help achieve better results in the marketplace and to help drive our clients' total cost of risk.

Aon Laser

The Aon Laser program was developed to provide a combination of:

- ***Analytic tools, key performance indicators, and proven diagnostic processes***
- ***Deep brokerage and industry-specific expertise***
- ***Strategic claims, risk control and human capital resources***
- ***Skilled execution of TCOR improvement strategies***

Powerful business intelligence delivered through dashboards and benchmarking to help accurately measure and manage the cost of risk

Aon Laser provides the insights to drive strategic benefits to an organization, including

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reduced claims, lower risk management expenses, and higher profit margins.

<u>Aon's Proven Approach backed by State-of-the-Art Tools</u>

At each stage in the process, the Aon Laser team is supported by state-of-the-art analytics and powerful risk information tools that yield effective results. Aon's risk management information system (RMIS) is an example of an optional technology component that allows a client to automate and illustrate the substantial results that Aon Laser can provide. This RMIS technology gives a clear view of the path through Aon Laser and the results of each phase.

The Aon Laser process consists of the following three steps:

1. Establish Your Risk Profile

> ***The process begins with a team of consultants and analysts benchmarking your organization's key casualty metrics against Aon's key performance indicators, proprietary peer data and additional insurance industry benchmarks. The results of this careful analysis are then presented through online tools and easy-to-understand reports.***

2. Improve Your Risk Profile

> ***Armed with powerful knowledge from the baseline report, Aon's consultants will employ data-mining techniques to perform a thorough review into your actual loss information. We will identify root causes and risk criteria that contribute to your key loss cost drivers. By examining your historical loss patterns, we identify how to reshape your risk profile and estimate the impact of risk improvement. We are able to identify risk characteristics that appear to be precursors to problematic claims. We then flag future claims with similar characteristics to direct them to resolution.***

3. Optimize Your Risk Profile

> ***As with all other aspects of Aon Laser, our broking strategy is driven by strong analytics, data and market intelligence. Our brokers receive crucial market insight through the Aon Global Risk Insight Platform (GRIP). GRIP is the world's largest proprietary database of insurance placement data. The system provides detailed insight across carriers, industries and products. As a key component of Aon Laser, GRIP drives the optimal marketplace results and provides assurance that your organization's differentiation is being recognized and rewarded by the insurance marketplace. To date, Aon has conducted more than 170 Laser analyses and identified more than $375 million in cost savings for our clients.***

Aon's Global Risk Insight Platform

Powerful Benchmarking Data to Assist the State with Limit and Retention Decisions.

Differentiating your program and delivering the right terms and conditions for your needs requires a fact-based understanding of your current risks relative to your peers. Aon uses the most comprehensive data in the industry, including our proprietary Aon Global Risk Insight Platform (Aon GRIP) that captures thousands of transactions daily across the Aon network to benchmark your risks. For the State, we will use this information and other statistical data to explain pricing trends and to provide the State with specific data to assist with limit and retention purchasing decisions. We will also use the data to influence favorable insurer pricing on the State's placements.

The Web-accessible data produced by GRIP helps Aon brokers evaluate which markets will likely have an appetite for a given placement type and which carriers may provide the best value for clients. It also gives Aon brokers an advantage in negotiations, making sure every conversation is based on the most complete, most current set of facts.

GRIP allows Aon's brokers to easily tap into our robust universe of placement data to benchmark clients against their peers as respects limits, exposures, premium spend and rate. Peers are

selected by the Aon broker who understands the client's risk and placement attributes, and key program characteristics (e.g., exposure, limit, and rate) are analyzed together, rather than only individually, to provide the most valuable insights.

With each step in the process, the broker can record the following in Aon GRIP:

This end-to-end process integration helps distinguish Aon GRIP from other industry data sources.

More broadly, Aon's benchmarking strategy is based upon a number of best practices:

Aon Differentiator	Description	Value Added
Formalized Approach	Dedicated team solely focused on benchmarking initiatives drives consistent data collection processes and high data integrity	Accurate data supports appropriate program recommendations
Extensive Data	A large database of client trades collected. Metrics include limits, retentions, pricing, and carrier / marketplace participation	Produces meaningful information and trending results Wide array of metrics support both simple and complex drill-down analysis
Segment Focused	Niche data leveraged by industry, size and geography	Optimal program recommendations within relevant peer group
Analysis & Reporting	Sophisticated data analysis techniques utilized to produce dashboards, client reports and industry publications	GRIP dashboards, and client specific reports support informed decision making. Industry reports highlight marketplace trends

2.3.14 Has your firm or any of the brokers who will be assigned to work on the State's account been issued a "Cease and Desist" order from the Insurance Commissioner in the State of Nevada within the past two (2) years?

Neither Aon nor any of the brokers assigned to work on the State's account have been issued a "Cease and Desist" order from the Insurance Commissioner in the State of Nevada within the past two years.

2.3.15 Describe the philosophy and strategy that you would recommend to the State in its consideration of obtaining insurance coverage under current market conditions.

We believe impacting the State's total cost of risk (TCOR) is of critical importance. As your broker, we have the ability to impact not only the premiums the State pays to protect itself, but also the ultimate cost of claims paid within your retentions.

With this in mind, Keri Chappell will work with State Risk Management to gain an understanding of your appetite for risk. It is critical that we understand what has led to decisions regarding the current program. We believe in obtaining as much objective information as possible in order make educated decisions regarding risk transfer and program design.

Keri Chappell will work with our brokerage and consulting team to obtain full catastrophe modeling of the State's $2 Billion in property values in order to make decisions regarding CAT limits.

We will also work with Mujtaba Datoo and our actuarial/analytics team to provide loss projections at various loss limits in order to help the State make decisions regarding the correct attachment points for is property and various liability programs.

In addition, we will access Aon GRIP benchmarking data in order to show the state what its peers are doing with regard to various coverage limits, retentions, and premiums.

Finally, we propose to conduct Laser studies of the State's casualty and property programs to determine where your program might fall outside of industry expectations and make recommendations with regard to various cost saving measures that could be implemented in order make an impact on premiums or claim costs. See our response to item 2.3.13 in Section VI – Section 2.3 – Technical Minimum Qualifications for a complete description of Aon Laser.

Section VII– Section 3 – Company Background and References

Vendors shall place their written response(s) to Section 3, Company Background and References in bold/italics immediately following the applicable RFQ question, statement and/or section. This section shall also include the requested information in Section 3.2, Subcontractor Information, if applicable.

3.1 Vendor Information

3.1.1 Vendors shall provide a company profile in the table format below.

Question	Response
Company name:	***Aon Risk Insurance Services West, Inc.***
Ownership (sole proprietor, partnership, etc.):	***Corporation***
State of incorporation:	***California***
Date of incorporation:	***January 27, 1978***
# of years in business:	***39+ years***
List of top officers:	***John Bolger – Resident Managing Director (President)***
Location of company headquarters, to include City and State:	***Chicago, IL***
Location(s) of the office that shall provide the services described in this RFP:	***Denver, CO***
Number of employees locally with the expertise to support the requirements identified in this RFP:	***25***
Number of employees nationally with the expertise to support the requirements in this RFP:	***Over 400***
Location(s) from which employees shall be assigned for this project:	***Dallas, TX / Burlington, VT / San Francisco, CA / Denver, CO / Baltimore, MD / Washington, DC / Boston, MA / Los Angeles, CA / New York, NY / Chicago, IL / Irvine, CA / Virtual***

3.1.1 A Nevada-based business may apply for a five percent (5%) preference on its proposal. This preference may apply if a business has its principal place of business within Nevada. This preference cannot be combined with any other preference, granted for the award of a contract using federal funds, or granted for the award of a contract procured on a multi-state basis. To claim this preference a business must submit a letter with its proposal showing that it qualifies for the preference.

Aon acknowledges and agrees.

3.1.2 Please be advised, pursuant to NRS 80.010, a corporation organized pursuant to the laws of another state shall register with the State of Nevada, Secretary of State's Office as a foreign corporation before a contract can be executed between the State of Nevada and the awarded vendor, unless specifically exempted by NRS 80.015.

Aon acknowledges and agrees.

3.1.3 The selected vendor, prior to doing business in the State of Nevada, shall be appropriately licensed by the State of Nevada, Secretary of State's Office pursuant to NRS76. Information regarding the Nevada Business License can be located at http://nvsos.gov.

Question	Response
Nevada Business License Number:	***NV19981287980***
Legal Entity Name:	***Aon Risk Insurance Services West, Inc.***

Is "Legal Entity Name" the same name as vendor is doing business as?

Yes	***X***	No	

If "No", provide explanation.

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Not applicable.

3.1.4 Has the vendor ever been engaged under contract by any State of Nevada agency?

Yes	***X***	No	

If "Yes", complete the following table for each State agency for whom the work was performed. Table can be duplicated for each contract being identified.

We currently hold the following contract with the State of Nevada:

Question	Response
Name of State agency:	***Public Employees' Benefits***
State agency contact name:	***M. Sloan p: 775-684-7020***
Dates when services were performed:	***Multiple contracts starting in 2001; current contract is from 2016-2022***
Type of duties performed:	***Employee benefits/actuarial consulting***
Total dollar value of the contract:	***Not to exceed $3,500,000 over the term of the contract***

3.1.5 Are you now or have you been within the last two (2) years an employee of the State of Nevada, or any of its agencies, departments, or divisions?

Yes		No	***X***

If "Yes", please explain when the employee is planning to render services, while on annual leave, compensatory time, or on their own time?

Not applicable.

If you employ (a) any person who is a current employee of an agency of the State of Nevada, or (b) any person who has been an employee of an agency of the State of Nevada within the past two (2) years, and if such person shall be performing or producing the services which you shall be contracted to provide under this contract, you shall disclose the identity of each such person in your response to this RFQ, and specify the services that each person shall be expected to perform.

No applicable.

3.1.6 Disclosure of any significant prior or ongoing contract failures, contract breaches, civil or criminal litigation in which the vendor has been alleged to be liable or held liable in a matter involving a contract with the State of Nevada or any other governmental entity. Any pending claim or litigation occurring within the past six (6) years which may adversely affect the vendor's ability to perform or fulfill its obligations if a contract is awarded as a result of this RFQ shall also be disclosed.

Does any of the above apply to your company?

Yes		No	***X***

As might be expected, an organization the size and complexity of Aon plc ("Aon") and its subsidiaries has a range of litigation pending in the ordinary course of its business. Details of litigation filed against Aon are available in Aon Corporation's annual Form10-K filing (Note 14) and Aon plc's quarterly Form 10-Q filing (Note 14) which is available on Aon's website (www.aon.com). Although the ultimate outcome of all such matters cannot be ascertained, it is the position of Aon plc that the disposition or ultimate determination of such claims will not have a material effect on the financial position of Aon plc or any of its subsidiaries nor impact our ability to perform services.

If "Yes", please provide the following information. Table can be duplicated for each issue being identified.

Not applicable

Question	Response
Date of alleged contract failure or breach:	
Parties involved:	

Question	Response	
Description of the contract failure, contract breach, or litigation, including the products or services involved:		
Amount in controversy:		
Resolution or current status of the dispute:		
If the matter has resulted in a court case:	Court	Case Number
Status of the litigation:		

3.1.7 Vendors shall review and provide if awarded a contract the insurance requirements as specified in Attachment D, Insurance Schedule for RFQ 3495.

Aon acknowledges and agrees.

3.1.8 Company background/history and why vendor is qualified to provide the services described in this RFQ. Limit response to no more than five (5) pages.

Aon is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

Awards & Recognition

2014 BUSINESS INSURANCE INNOVATION AWARDS

Aon's Interactive Political map was named a recipient of an Innovation Award from *Business Insurance* magazine.

GLOBAL FINANCE

Aon was named the Best Global Insurance Broker by *Global Finance* magazine.

2017 POWER BROKER RISK & INSURANCE

In all, Aon had 54 2017 Power Brokers named by *Risk & Insurance* magazine in Risk, Reinsurance and Employee Benefits, more than any other firm.

CAPTIVE REVIEW

Aon Captive & Insurance Management has received the Cell Company Initiative and Captive Manager of the Year awards at the 2017 Captive Services Awards presented by *Captive Review* magazine.

ACORD

Aon was recognized with three awards from ACORD, the insurance industry's standards and technology organization, including the ACORD Global Citizen Award and the ACORD Leadership Award.

CIO 100 AWARDS

Aon was honored with a CIO 100 Award from IDG's *CIO* magazine for the technology platform behind the Aon Active Health Exchange.

Reactions NORTH AMERICA AWARDS WINNER 2016

Aon was named the 2016 North American Insurance Broker of the Year & Aon Benfield was named the Best Reinsurance Broker of the Year for Analytics.

AON Empower Results®

Aon's client-focused approach has brought consistently strong year-over-year growth and stability to our firm. Some highlights of our recent financial performance include:

Aon History

Aon was founded on December 12, 1979, although predecessor organizations to our firm have been in business for more than 300 years.

Throughout the 1980s and 1990s, strategic acquisitions and organic growth fueled Aon's expansion in the global insurance marketplace. Over the years, we have acquired some of the most well-known companies in the risk management and human resources sectors. The two most notable acquisitions in recent years have been Benfield, a reinsurance brokerage and advisor (2008), and Hewitt Associates, a human resources consulting firm (2010).

In 2012, Aon completed a relocation of our global headquarters from Chicago, IL to London. We made this decision to leverage proximity to the Lloyds of London insurance marketplace, recognize strategic advantages of domiciling our headquarters in the UK, and enable the organization to invest in additional client-facing colleagues.

Key Qualifiers and Differentiators

Aon is the world's largest placing broker of insurance and the leading risk management organization. We believe the following capabilities qualify as well as differentiate Aon from our competitors.

Superior Market Leverage

As the world's largest placing broker of insurance, Aon has access to virtually all insurance markets. We have effective working relationships with well over 150 major insurers and with hundreds of regional and niche carriers. Aon places $178 billion of premium into the worldwide marketplace each year. Where needed, we have access to each carrier's top management and home-office decision makers, allowing us to effectively negotiate programs of coverage for even the most difficult of risks. We also use our market relationships to be sure that our clients receive fair and equitable settlements in the event of major claims.

Please see Case Studies #11, provided in Part IB - Confidential Technical SOQ Submission Requirements, for an example of the how Aon's restructuring of a State's program and market leverage resulted in premium and program savings.

Financial Strength

Aon is a global organization which has been traded on the New York Stock Exchange since our inception in 1979. Aon has over $26 billion in assets, a market capitalization of over $31.56 billion, 2016 revenues of $9.4 billion, and $5.5 billion in total equity. We have consistently maintained strong ratings from the three major financial rating organizations. Our strong financial position

provides stability to our stockholders and our clients, while funding our growth. We have made major investments in acquisitions and internal growth without compromising our balance sheet.

Best-in-Front Service Philosophy

Aon's service model puts each client at the center of the plan, with strategic, transactional and consultative resources poised to meet your needs. This design allows us to anticipate and quickly implement the precise Aon resources needed to meet the changing demands of your industry and business.

There are no internal barriers within Aon. We have structured our business model to deliver any resource that a client may need without concern for profit centers or geography.

Comprehensive Benchmarking Data

Accessing relevant benchmarking data is challenging for most organizations. To assist our clients in this process, Aon created a proprietary benchmarking database to assist in evaluating property, casualty and management liability related data including limits, retentions, pricing, and market participation.

Our most recent benchmarking innovation is Aon Global Risk Insight Platform® (Aon GRIP®), a web-accessible technology designed to provide real-time information on rates, terms and conditions, and program design for all of Aon's current insurance placements worldwide. This information helps Aon brokers evaluate the markets to approach with a placement and the carriers that may provide the best value for clients.

3.1.9 Provide a brief description of the length of time vendor has been providing services described in this RFQ to the public and/or private sector.

Aon's Public Sector Practice, detailed in our response to item 2.3.2 in Section VI – Section 2.3 – Technical Minimum Qualifications, is led by the Managing Director, Carleen Patterson. This specialty practice group is one of the largest public sector insurance and risk management service providers locally and worldwide. The Public Sector practice has a network of more than 400 colleagues who serve in account management, brokerage, claims, risk control, actuarial, human capital and various other areas of expertise. Aon has been providing services described in this RFQ to thousands of municipal, governmental, and quasi-governmental authorities for over 25 years.

3.1.10 Financial information and documentation to be included in accordance with Section 8.5, Part III – Confidential Financial Information.

Not applicable. As a publicly traded company, all financial information is available on our website at www.aon.com.

3.1.10.1 Dun and Bradstreet Number

Dun and Bradstreet Number: 073399594

3.1.10.2 Federal Tax Identification Number

FEIN: 95-3252415

3.1.10.3 The last two (2) years and current year interim:

A. Profit and Loss Statement

B. Balance Statement

Due to the size of Aon's Audited Financial Reports, we have enclosed only an excerpt of the relevant financial statements on the following pages. A full copy of the audited financials and other SEC filings are available at aon.com or using the following link: http://ir.aon.com/about-aon/investor-relations/financial-reports/quarterly-and-annual-reports/default.aspx

Item 8. Financial Statements and Supplementary Data

Report of Independent Registered Public Accounting Firm

Board of Directors and Shareholders
Aon plc

We have audited the accompanying consolidated statements of financial position of Aon plc as of December 31, 2016 and 2015, and the related consolidated statements of income, comprehensive income, shareholders' equity, and cash flows for each of the three years in the period ended December 31, 2016. These financial statements are the responsibility of Aon plc's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the consolidated financial position of Aon plc at December 31, 2016 and 2015, and the consolidated results of its operations and its cash flows for each of the three years in the period ended December 31, 2016, in conformity with U.S. generally accepted accounting principles.

We also have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States), Aon plc's internal control over financial reporting as of December 31, 2016, based on criteria established in Internal Control-Integrated Framework issued by the Committee of Sponsoring Organizations of the Treadway Commission (2013 Framework) and our report dated February 23, 2017 expressed an unqualified opinion thereon.

Ernst + Young LLP

Chicago, Illinois
February 23, 2017

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Aon plc
Consolidated Statements of Income

(millions, except per share data)	Years ended December 31 2016	2015	2014
Revenue			
Commissions, fees and other	**$ 11,605**	$ 11,661	$ 12,019
Fiduciary investment income	**22**	21	26
Total revenue	**11,627**	11,682	12,045
Expenses			
Compensation and benefits	**6,914**	6,837	7,014
Other general expenses	**2,807**	2,997	3,065
Total operating expenses	**9,721**	9,834	10,079
Operating income	**1,906**	1,848	1,966
Interest income	**9**	14	10
Interest expense	**(282)**	(273)	(255)
Other income	**36**	100	44
Income before income taxes	**1,669**	1,689	1,765
Income taxes	**239**	267	334
Net income	**1,430**	1,422	1,431
Less: Net income attributable to noncontrolling interests	**34**	37	34
Net income attributable to Aon shareholders	**$ 1,396**	$ 1,385	$ 1,397
Basic net income per share attributable to Aon shareholders	**$ 5.21**	$ 4.93	$ 4.73
Diluted net income per share attributable to Aon shareholders	**$ 5.16**	$ 4.88	$ 4.66
Cash dividends per share paid on ordinary shares	**$ 1.29**	$ 1.15	$ 0.92
Weighted average ordinary shares outstanding - basic	**268.1**	280.8	295.5
Weighted average ordinary shares outstanding - diluted	**270.3**	283.8	299.6

See accompanying Notes to Consolidated Financial Statements.

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Aon plc
Consolidated Statements of Comprehensive Income

(millions)	Years Ended December 31 2016	2015	2014
Net income	**$ 1,430**	$ 1,422	$ 1,431
Less: Net income attributable to noncontrolling interests	**34**	37	34
Net income attributable to Aon shareholders	**$ 1,396**	$ 1,385	$ 1,397
Other comprehensive (loss) income, net of tax:			
Change in fair value of financial instruments	**(12)**	(8)	4
Foreign currency translation adjustments	**(495)**	(442)	(507)
Post-retirement benefit obligation	**16**	155	(260)
Total other comprehensive loss	**(491)**	(295)	(763)
Less: Other comprehensive loss attributable to noncontrolling interests	**(2)**	(6)	(3)
Total other comprehensive loss attributable to Aon shareholders	**(489)**	(289)	(760)
Comprehensive income attributable to Aon shareholders	**$ 907**	$ 1,096	$ 637

See accompanying Notes to Consolidated Financial Statements.

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Aon plc
Consolidated Statements of Cash Flows

(millions)	Years ended December 31 2016	2015	2014
CASH FLOWS FROM OPERATING ACTIVITIES			
Net income	$ 1,430	$ 1,422	$ 1,431
Adjustments to reconcile net income to cash provided by operating activities:			
Gain from sales of businesses and investments, net	(39)	(81)	(44)
Depreciation of fixed assets	232	229	242
Amortization of intangible assets	277	314	352
Share-based compensation expense	331	340	328
Deferred income taxes	(24)	(223)	(135)
Change in assets and liabilities:			
Fiduciary receivables	594	599	(19)
Short-term investments — funds held on behalf of clients	(598)	350	(403)
Fiduciary liabilities	4	(949)	422
Receivables, net	(86)	(83)	(25)
Accounts payable and accrued liabilities	64	87	4
Current income taxes	49	116	42
Pension, other post-retirement and other post-employment liabilities	42	(230)	(340)
Other assets and liabilities	50	118	(43)
CASH PROVIDED BY OPERATING ACTIVITIES	2,326	2,009	1,812
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from investments	43	220	52
Payments for investments	(64)	(266)	(20)
Net sales (purchases) of short-term investments — non-fiduciary	61	9	110
Acquisition of businesses, net of cash acquired	(879)	(16)	(479)
Proceeds from sale of businesses	107	205	48
Capital expenditures	(222)	(290)	(256)
CASH USED FOR INVESTING ACTIVITIES	(954)	(138)	(545)
CASH FLOWS FROM FINANCING ACTIVITIES			
Share repurchase	(1,257)	(1,550)	(2,250)
Issuance of shares for employee benefit plans	(129)	(30)	(105)
Issuance of debt	3,467	5,351	5,239
Repayment of debt	(2,945)	(5,098)	(3,918)
Cash dividends to shareholders	(345)	(323)	(273)
Noncontrolling interests and other financing activities	(77)	(39)	4
CASH USED FOR FINANCING ACTIVITIES	(1,286)	(1,689)	(1,303)
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	(39)	(172)	(67)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	47	10	(103)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	384	374	477
CASH AND CASH EQUIVALENTS AT END OF YEAR	$ 431	$ 384	$ 374
Supplemental disclosures:			
Interest paid	$ 272	$ 254	$ 245
Income taxes paid, net of refunds	218	249	337

See accompanying Notes to Consolidated Financial Statements.

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3.2 Subcontractor Information

3.2.1 Does this proposal include the use of subcontractors?

Yes		No	***X***

If "Yes", vendor shall:

Not applicable.

3.2.1.1 Identify specific subcontractors and the specific requirements of this RFQ for which each proposed subcontractor shall perform services.

Not applicable.

3.2.1.2 If any tasks are to be completed by subcontractor(s), vendors shall:

A. Describe how the work of any subcontractor(s) shall be supervised, channels of communication shall be maintained and compliance with contract terms assured; and

Not applicable.

B. Describe your previous experience with subcontractor(s).

Not applicable.

3.2.1.3 Provide the same information for any proposed subcontractors as requested in ***Section 3.1, Vendor Information***.

Not applicable.

3.2.1.4 Vendor shall not allow any subcontractor to commence work until all insurance required of the subcontractor is provided to the vendor.

Aon acknowledges and agrees.

3.2.1.5 Vendor shall notify the using agency of the intended use of any subcontractors not identified within their original proposal and provide the information originally requested in the RFQ in Section 3.2, Subcontractor Information. The vendor shall receive agency approval prior to subcontractor commencing work.

Aon acknowledges and agrees.

3.3 Business References

3.3.1 Vendors shall provide a minimum of three (3) business references from similar projects performed for private and/or public sector clients within the last five (5) years.

Please see Part IB - Confidential Technical SOQ Submission Requirements for our business references.

3.3.2 Vendors shall submit Attachment E, Reference Questionnaire to their business references.

Per RFP specifications, the Reference Questionnaires have been sent to the reference contacts to be delivered directly to the State.

3.3.3 It is the vendor's responsibility to ensure that completed forms are received by the Purchasing Division on or before the deadline as specified in Section 7, RFQ Timeline for inclusion in the evaluation process. Reference Questionnaires not received, or not complete, may adversely affect the vendor's score in the evaluation process.

Aon acknowledges and agrees.

3.3.4 The State reserves the right to contact and verify any and all references listed regarding the quality and degree of satisfaction for such performance.

Aon acknowledges and agrees.

3.4 Vendor Staff Resumes

A resume shall be completed for each proposed key personnel responsible for performance under any contract resulting from this RFQ per Attachment F, Proposed Staff Resume.

Please see Part IB - Confidential Technical SOQ Submission Requirements for Aon Service Team Organizational Chart and Resumes.

Section VIII – Attachment F – Proposed Staff Resume

Vendors shall include all proposed staff resumes per ***Section 3.4, Vendor Staff Resumes*** in this section.

Please see Part IB - Confidential Technical SOQ Submission Requirements for the Aon Service Team Organizational Chart, Staff Resumes, and appropriate licenses.

This section shall also include any subcontractor proposed staff resumes, if applicable.

Not applicable.

Section IX – Other Informational Material

Vendors shall include any other applicable reference material in this section clearly cross referenced with the proposal.

The information listed below is provided on the following pages:

- ***Specific Responses to Section 2.4 Optional Services***

2.4 Optional Services

If your firm can provide any of the following services, please elaborate briefly. Identify the current source of the service and at least one (1) client to whom you currently offer the service.

2.4.1 Market Condition Analysis.

Each quarter, Aon publishes an Insurance Market Overview. Our overviews are written by brokerage experts from each of our product disciplines. Our experts outline the current state of the market and highlight the trends and expectations for pricing, capacity, and coverages. In addition to merely stating what is happening, our experts explain why it is happening.

Our authors discuss the many factors impacting these trends, such as claim activity and tort reform, government regulations and legislation, competition among insurers, and financial market trends. Additionally, the Overview provides a snapshot of the industry's financial results as reported by A.M. Best. Our goal is to provide our clients with the knowledge necessary to assist you in managing your risk to your best advantage.

This information is included as part of our services. In addition to quarterly updates, we also provide a market condition analysis specific to each of our clients, by line of coverage, during our renewal/marketing process.

Sample clients for whom we provide this service are provided in Part IB - Confidential Technical SOQ Submission Requirements.

2.4.2 Risk Management Consulting/Program Development Services.

As a full service insurance brokerage and risk management consulting firm, we are able to provide a vast array of services to our clients.

A sample list of additional optional in-house services available to the State on a per project basis as well as clients for whom we provide these services is provided in Part IB - Confidential Technical SOQ Submission Requirements.

2.4.3 Claims adjusting services for property claims that fall within commercial policy deductibles.

Aon does not provide claims adjusting services, however as the State's claims advocate, we will provide consulting and can, at the State's option and as part of the claims expense covered under the policy, provide claims preparation services as described in 2.4.2, above. At the State's request, we will assist Risk Management in selecting a partner to perform the required claims adjusting services.

A sample client for whom we provide this service is provided in Part IB - Confidential Technical SOQ Submission Requirements.

2.4.4 The Risk Management Division, with one (1) person adjusting all claims, desires to have property claims investigation and adjusting services, especially in the Las Vegas area, which would allow for immediate dispatch to the scene of the event. .

As the State's claim advocates, Aon claim consultants will work with the State to either leverage the investigation and adjusting services provided by the chosen property carrier, or will assist in select a firm that could provide third-party property claims investigation and adjusting services.

2.4.5 Property & Contents Appraisal Services, including for historic buildings or specialty properties (fine arts and museum collections).

Aon has the ability to provide property appraisal services. Aon Global Risk Consulting (AGRC), described in the section Approach – Aon's Specialty Brokerage Practice Groups, resources quantify insurable values of real property through unmatched estimating expertise. If called to do so by the State, our AGRC professionals will work with appropriate staff to provide the most cost effective and accurate valuations. Valuations can be performed in several different ways:

Desktop Valuations

Desktop valuations are completed without a site visit by the appraiser. Therefore, values are determined based entirely on information provided by the client. The accuracy of the values for a given location is entirely dependent on the accuracy and completeness of the provided information.

A Buildings Desktop Valuation can be completed with a range of supplied information. The more detail available, the more accurate the valuation. Ideally, building plans or blueprints are available, as these provide full building construction and sizing information. However, if plans are not available, the necessary information can be provided in any form. With basic construction and location information, a reasonable replacement cost value can be determined for a similar type building in the same region.

A Machinery and Equipment Desktop Valuation is also available. With an accurate and detailed asset register that includes original purchase costs and dates, our appraisers can determine a current replacement cost value for all listed assets.

Desktop valuations are an economical alternative to those requiring site visits. However, the accuracy of any desktop valuation is entirely dependent on the client-provided information, and often requires a greater level of client interaction and cooperation.

Site Visit Valuations

The most accurate valuations are obtained when a professional appraiser visits the site to collect the necessary property information in person. Our Asset Valuation Team offers three basic levels of valuations that include a site visit: our Standard Asset Valuation, Summary Spreadsheet Valuation Report and Value Confirmation Survey.

The Standard Asset Valuation is our most comprehensive offering, with detailed descriptions of assets or asset groupings included with the most complete breakdown of values. Our other offerings provide the same accuracy of values, but with a lesser amount of asset detail and lower level of breakdown of values. The simplest is the Value confirmation Survey. With this offering, the client supplies an asset listing or register in which they are confident. The appraiser verifies those assets, also identifying any additions or deletions. Assets are then valued in groupings of major asset categories.

The type of valuation is driven by the client's desired level of detail, as well as their budgetary constraints.

Pricing for site visit valuations is on a per project basis and will be determined based on the method chosen by the State and subject to the hourly rates provided in our Cost Proposal.

A sample client for whom we provide this service is provided in Part IB - Confidential Technical SOQ Submission Requirements.

2.4.6 Actuarial Analysis/Budget Projections.

As part of our services to our clients, Aon provides the analytics necessary to make decisions regarding attachment points in order to make budget projections. In the event a formal actuarial analysis is required, Mujtaba Datoo of Aon's Global Risk Consulting practice, will provide these services. See Section VI—Technical Minimum Qualifications, Aon Global Risk Consulting, for a complete description of our actuarial practice and the services we provide. A formal actuarial analysis would be done on a per project basis and pricing would be based on the number of lines of coverage and hourly rates as provided in our Cost Proposal.

Sample clients for whom we provide this service are provided in Part IB - Confidential Technical SOQ Submission Requirements.

2.4.7 Loss Prevention Services including on site property surveys, cyber liability assessments, training courses (in-person and online) and safety services.

Aon can provide loss prevention services, including site property surveys, cyber liability assessments, and various training and safety services. As described in Section VI—Technical Minimum Requirements, much of our safety and loss control services are provided by Aon Global Risk Consultants. As a leading risk control services provider, Aon has unique capabilities in many different areas. A list of property and casualty-related services available to GCPS is highlighted below: Our capabilities include, but are not limited to, the following:

Property safety services include:

- ***Plan review for new construction/remodeling/new equipment***
- ***Carrier recommendation review/alternative solutions***
- ***Property loss control policies, procedures, and practices review***
- ***Human element training program development***
- ***Risk assessments and audits of selected operations***
- ***Water supply and sprinkler system analysis***
- ***Flammable/combustible liquids use review***
- ***Emergency response and disaster recovery planning***

Casualty safety services include:

- ***Safety program design***
- ***Safety manual development/review***
- ***OSHA compliance assistance including written programs, training, mock inspections***

- ***Accident investigation procedure development/training/review***
- ***Safety committee design/implementation or improvement***
- ***Supervisory/management training (Safety coaching)***
- ***Modified/light duty program design/implementation/training***
- ***Benchmarking/accident data statistical analysis***
- ***Safety auditing design/implementation***
- ***Insurance carrier service coordination/selection***

Specialty services include:

- ***Ergonomic review/design/training***
- ***Safety Culture Improvement (Behavior based safety)***
- ***Business contingency planning***
- ***Perception survey design/implementation/results analysis***
- ***Fleet safety consulting/training***
- ***Industrial hygiene exposure evaluation/testing***
- ***Absence management/integrated disability***
- ***Impact forecasting (catastrophe exposure analysis and modeling)***
- ***Business Continuity Planning (BCP)***
- ***Valuation consultation and appraisals***
- ***Estimating loss potentials – Normal Loss Expectancy (NLE), Probable Maximum Loss (PML) and Maximum Foreseeable Loss (MFL)***
- ***Security risk control consulting.***

Stroz Friedberg – Cyber Assessment Services

On November 1, 2016, Aon completed the acquisition of Stroz Friedberg, Inc. Founded in 2000, Stroz Friedberg is a specialized risk management firm that helps clients solve the complex challenges prevalent in today's digital, connected and regulated business world. The combination of Aon and Stroz Friedberg will extend Aon's leadership position in cyber risk brokerage and create a cyber risk management advisory group with distinctive client value.

Assessing Vulnerabilities and Optimizing Risk Management Strategies

A risk-based approach to evaluating cyber threats to an organization's mission-critical technology, reputation, and the balance sheet

Assess security governance, operations, and controls to improve and measure an organization's cybersecurity posture and align with proven security frameworks

- ***Identify vulnerabilities to critical assets and develop prioritized remediation recommendations***
- ***Benchmark individual cybersecurity control performance against specific threats***
- ***Investigate potential compromises and evaluate response capabilities***
- ***Assess readiness to meet regulatory compliance and privacy requirements***

Sample Services:

- ***Security Risk Assessment***
- ***Maturity Review***
- ***Incident Response Readiness Assessment***
- ***Third Party Risk Management Assessment***
- ***M&A Cyber Due Diligence Assessment***
- ***Compromise Assessment***
- ***Privacy Compliance Readiness Assessment***

Advocacy and carrier coordination services are included in our proposed fee. Extraordinary risk control and training services are available to the State on a per project basis and subject to hourly rates as outlined in our Cost Proposal.

2.4.8 Loss Recovery/Restoration Services.

While Aon does not provide loss recovery or restoration services, our proposed property claims and risk control consultants will provide support. As part of Rapid Response, we will work with the State to choose the best resources for clean-up and restoration services and will work to expedite recovery.

2.4.9 Document issuance and verification.

Aon acknowledges and agrees. Aon routinely a variety of services, including reviews of contracts, leases, indemnification agreements, and other legal documents with respect to insurance requirements and language contained in those documents. Aon will work with the State of Nevada's risk management department to establish protocols and procedures that meet your contract review and other document issuance needs. These are not legal reviews or opinions, since we are not attorneys. They are, however, professional reviews conducted by insurance professionals to provide guidance to the State of Nevada regarding appropriate and current terminology, and to offer advice as to the coverage impact a contract can have on your risk management program.

Sample clients for whom we provide this service are provided in Part IB - Confidential Technical SOQ Submission Requirements.

2.4.10 Support services to follow up with designated state representative in regard to compliance with loss prevention recommendations from insurer or Risk Manager.

Aon claims and risk control consultants provide advocacy and carrier coordination services as part of our quoted fee. We will work with the State and the chosen carrier to ensure recommendations are reasonable and in the State's, and not just the carrier's, best interests. We will also work with the State to help prioritize recommendations. See Section VI—Technical Minimum Qualifications for a complete description of Aon Global Risk Consultants and our risk control capabilities and expertise.

We provide these services to all of our clients. Sample clients for whom we provide this service are provided in Part IB - Confidential Technical SOQ Submission Requirements.

2.4.11 Claims Audits.

Aon claims consultants can provide these services. We recommend claim audits be done every 2-3 years in order to ensure claims handling instructions, contract language, and industry best practices are being adhered to. See Section VI—Technical Minimum Qualifications for a complete description of Aon Global Risk Consultants and our claims expertise and capabilities. These services are available to the State on a per project basis subject to hourly rates outlined in our Cost Proposal.

A sample client for whom we have provided audit services is provided in Part IB - Confidential Technical SOQ Submission Requirements.

2.4.12 Training programs for State representatives on various insurance programs, products and options.

Aon is able to provide these services. As part of our services to the State, and depending on the line of coverage, various members of the proposed team are available to meet with State representatives to train on programs, products and options.

A sample client for whom we have provided this service is provided in Part IB - Confidential Technical SOQ Submission Requirements.

2.4.13 Any other services your firm can provide that may be important/beneficial to the State.

As described in item 2.4.2, earlier in this section, Aon is a full service insurance brokerage and risk management consulting firm and can provide a vast array of consulting services to the State. We will work with the State to identify and prioritize needs in order to fit within the State's budget. Any extraordinary consulting not included in our fee will be done on a per project basis and subject to the hourly rates outlined in our Cost Proposal.

About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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