

**MASTER AGREEMENT #RFP 012125****CATEGORY: Risk Management, Employee Benefits, and Insurance Consulting Services****SUPPLIER: Aon Risk Services Central Inc.**

This Master Agreement (Agreement) is between Sourcewell, a Minnesota service cooperative located at 202 12th Street Northeast, P.O. Box 219, Staples, MN 56479 (Sourcewell) and Aon Risk Services Central Inc., 200 East Randolph, Chicago, IL 60601 (Supplier).

Sourcewell is a local government and service cooperative created under the laws of the State of Minnesota (Minnesota Statutes Section 123A.21) offering a Cooperative Purchasing Program to eligible participating government entities.

Under this Agreement entered with Sourcewell, Supplier will provide Included Solutions to Participating Entities through Sourcewell's Cooperative Purchasing Program.

**Article 1:  
General Terms**

The General Terms in this Article 1 control the operation of this Agreement between Sourcewell and Supplier and apply to all transactions entered by Supplier and Participating Entities. Subsequent Articles to this Agreement control the rights and obligations directly between Sourcewell and Supplier (Article 2), and between Supplier and Participating Entity (Article 3), respectively. These Article 1 General Terms control over any conflicting terms. Where this Agreement is silent on any subject, Participating Entity and Supplier retain the ability to negotiate mutually acceptable terms.

- 1) **Purpose.** Pursuant to Minnesota law, the Sourcewell Board of Directors has authorized a Cooperative Purchasing Program designed to provide Participating Entities with access to competitively awarded cooperative purchasing agreements. To facilitate the Program, Sourcewell has awarded Supplier this cooperative purchasing Agreement following a competitive procurement process intended to meet compliance standards in accordance with Minnesota law and the requirements contained herein.
- 2) **Intent.** The intent of this Agreement is to define the roles of Sourcewell, Supplier and its affiliates named below, and Participating Entity as it relates to Sourcewell's Cooperative Purchasing Program. Solutions listed in this Agreement will be available to Participating Entities through Supplier's affiliates listed in Supplier's Proposal in Line Item #3.
- 3) **Participating Entity Access.** Sourcewell's Cooperative Purchasing Program Agreements are available to eligible public agencies (Participating Entities). A Participating Entity's authority to access Sourcewell's Cooperative Purchasing Program is determined through the laws of its respective jurisdiction.
- 4) **Supplier Access.** The Included Solutions offered under this Agreement may be made available to any Participating Entity. Supplier understands that a Participating Entity's use of this Agreement is at the Participating Entity's sole convenience. Supplier will educate its sales and service forces about

Sourcewell eligibility requirements and required documentation. Supplier will be responsible for ensuring sales are with Participating Entities.

- 5) **Term.** This Agreement is effective upon the date of the final signature below. The term of this Agreement is four (4) years from the effective date. The Agreement expires at 11:59 P.M. Central Time on February 24, 2029, unless it is cancelled or extended as defined in this Agreement.
  - a) **Extensions.** Sourcewell and Supplier may agree to up to three (3) additional one-year extensions beyond the original four-year term. The total possible length of this Agreement will be seven (7) years from the effective date.
  - b) **Exceptional Circumstances.** Sourcewell retains the right to consider additional extensions as required under exceptional circumstances which is subject to Supplier's written agreement.
- 6) **Survival of Terms.** Notwithstanding the termination of this Agreement, the obligations of this Agreement will continue through the performance period of any transaction entered between Supplier and any Participating Entity before the termination date.
- 7) **Scope.** Supplier is awarded an Agreement to provide the solutions identified in RFP #012125 to Participating Entities. In Scope solutions include:
  - a. Insurance Policy Placement along with solicitations;
  - b. Comprehensive Risk Analysis;
  - c. Claims Prevention and Mitigation;
  - d. Incident Response and Recovery;
  - e. Worker's Compensation Safety Programs;
  - f. Regulatory Compliance and Governance;
  - g. Technology and Data Analytics Integration; and
  - h. Strategic Risk Advisory Services.

In the following areas of the United States:

- a. Northeast which includes Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont;
  - b. Midwest which includes Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin;
  - c. South which includes Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Washington, D.C., and West Virginia; or
  - d. West which includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.
- 8) **Included Solutions.** Supplier's Proposal to the above referenced RFP is incorporated into this Agreement. Only those Solutions included within Supplier's Proposal and within Scope (Included Solutions) are included within the Agreement and may be offered to Participating Entities under this Agreement.

- 9) **Indefinite Quantity.** This Agreement defines an indefinite quantity of sales to eligible Participating Entities.
- 10) **Pricing.** Pricing information (including Pricing and Delivery and Pricing Offered tables) for all Included Solutions within Supplier's Proposal is incorporated into this Agreement.
- 11) **Not to Exceed Pricing.** Suppliers may not exceed the prices listed in the current Pricing List on file with Sourcwell when offering Included Solutions to Participating Entities. Participating Entities may request adjustments to pricing directly from Supplier during the negotiation and execution of any transaction.
- 12) **Open Market.** Supplier's open market pricing process is included within its Proposal.
- 13) **Supplier Representations:**
- i) **Compliance.** Supplier represents and warrants it will provide all Included Solutions under this Agreement in full compliance with applicable federal, state, and local laws and regulations.
  - ii) **Licenses.** As applicable, Supplier will maintain a valid status on all required federal, state, and local licenses, bonds, and permits required for the operation of Supplier's business with Participating Entities. Participating Entities may request all relevant documentation directly from Supplier.
  - iii) **Supplier Warrants.** Supplier warrants that all Included Solutions furnished under this Agreement are free from liens and encumbrances.
- 14) **Bankruptcy Notices.** Supplier certifies and warrants it is not currently in a bankruptcy proceeding. Supplier has disclosed all current and completed bankruptcy proceedings within the past seven years within its Proposal. Supplier must provide notice in writing to Sourcwell if it enters a bankruptcy proceeding at any time during the term of this Agreement.
- 15) **Debarment and Suspension.** Supplier certifies and warrants that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from programs operated by the State of Minnesota, the United States federal government, or any Participating Entity. Supplier certifies and warrants that neither it nor its principals have been convicted of a criminal offense related to the subject matter of this Agreement. Supplier further warrants that it will provide immediate written notice to Sourcwell if this certification changes at any time during the term of this Agreement.
- 16) **Provisions for non-United States federal entity procurements under United States federal awards or other awards (Appendix II to 2 C.F.R § 200).** Participating Entities that use United States federal grant or other federal funding to purchase solutions from this Agreement may be subject to additional requirements including the procurement standards of the Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards, 2 C.F.R. § 200. Participating Entities may have additional requirements based on specific funding source terms or conditions. Within this Section, all references to "federal" should be interpreted to mean the United

States federal government. The following list applies when a Participating Entity accesses Supplier's Included Solutions with United States federal funds.

- i) **EQUAL EMPLOYMENT OPPORTUNITY.** Except as otherwise provided under 41 C.F.R. § 60, all agreements that meet the definition of "federally assisted construction contract" in 41 C.F.R. § 60-1.3 must include the equal opportunity clause provided under 41 C.F.R. § 60-1.4(b), in accordance with Executive Order 11246, "Equal Employment Opportunity" (30 FR 12319, 12935, 3 C.F.R. §, 1964-1965 Comp., p. 339), as amended by Executive Order 11375, "Amending Executive Order 11246 Relating to Equal Employment Opportunity," and implementing regulations at 41 C.F.R. § 60, "Office of Federal Contract Compliance Programs, Equal Employment Opportunity, Department of Labor." The equal opportunity clause is incorporated herein by reference.
- ii) **DAVIS-BACON ACT, AS AMENDED (40 U.S.C. § 3141-3148).** When required by federal program legislation, all prime construction contracts in excess of \$2,000 awarded by non-federal entities must include a provision for compliance with the Davis-Bacon Act (40 U.S.C. § 3141-3144, and 3146-3148) as supplemented by Department of Labor regulations (29 C.F.R. § 5, "Labor Standards Provisions Applicable to Contracts Covering Federally Financed and Assisted Construction"). In accordance with the statute, contractors must be required to pay wages to laborers and mechanics at a rate not less than the prevailing wages specified in a wage determination made by the Secretary of Labor. In addition, contractors must be required to pay wages not less than once a week. The non-federal entity must place a copy of the current prevailing wage determination issued by the Department of Labor in each solicitation. The decision to award a contract or subcontract must be conditioned upon the acceptance of the wage determination. The non-federal entity must report all suspected or reported violations to the federal awarding agency. The contracts must also include a provision for compliance with the Copeland "Anti-Kickback" Act (40 U.S.C. § 3145), as supplemented by Department of Labor regulations (29 C.F.R. § 3, "Contractors and Subcontractors on Public Building or Public Work Financed in Whole or in Part by Loans or Grants from the United States"). The Act provides that each contractor or subrecipient must be prohibited from inducing, by any means, any person employed in the construction, completion, or repair of public work, to give up any part of the compensation to which he or she is otherwise entitled. The non-federal entity must report all suspected or reported violations to the federal awarding agency. Supplier must comply with all applicable Davis-Bacon Act provisions.
- iii) **CONTRACT WORK HOURS AND SAFETY STANDARDS ACT (40 U.S.C. § 3701-3708).** Where applicable, all contracts awarded by the non-federal entity in excess of \$100,000 that involve the employment of mechanics or laborers must include a provision for compliance with 40 U.S.C. §§ 3702 and 3704, as supplemented by Department of Labor regulations (29 C.F.R. § 5). Under 40 U.S.C. § 3702 of the Act, each contractor must be required to compute the wages of every mechanic and laborer on the basis of a standard work week of 40 hours. Work in excess of the standard work week is permissible provided that the worker is compensated at a rate of not less than one and a half times the basic rate of pay for all hours worked in excess of 40 hours in the work week. The requirements of 40 U.S.C. § 3704 are applicable to construction work and provide that no laborer or mechanic must be required to work in surroundings or under working conditions which are unsanitary, hazardous or dangerous. These requirements do not apply to the purchases of supplies, materials, or articles ordinarily available on the open market, or contracts for transportation or transmission of intelligence. This provision is hereby incorporated

by reference into this Agreement. Supplier certifies that during the term of an award for all Agreements by Sourcewell resulting from this procurement process, Supplier must comply with applicable requirements as referenced above.

iv) **RIGHTS TO INVENTIONS MADE UNDER A CONTRACT OR AGREEMENT.** If the federal award meets the definition of “funding agreement” under 37 C.F.R. § 401.2(a) and the recipient or subrecipient wishes to enter into a contract with a small business firm or nonprofit organization regarding the substitution of parties, assignment or performance of experimental, developmental, or research work under that “funding agreement,” the recipient or subrecipient must comply with the requirements of 37 C.F.R. § 401, “Rights to Inventions Made by Nonprofit Organizations and Small Business Firms Under Government Grants, Contracts and Cooperative Agreements,” and any implementing regulations issued by the awarding agency. Supplier certifies that during the term of an award for all Agreements by Sourcewell resulting from this procurement process, Supplier must comply with applicable requirements as referenced above.

v) **CLEAN AIR ACT (42 U.S.C. § 7401-7671Q.) AND THE FEDERAL WATER POLLUTION CONTROL ACT (33 U.S.C. § 1251-1387).** Contracts and subgrants of amounts in excess of \$150,000 require the non-federal award to agree to comply with all applicable standards, orders or regulations issued pursuant to the Clean Air Act (42 U.S.C. § 7401- 7671q) and the Federal Water Pollution Control Act as amended (33 U.S.C. § 1251- 1387). Violations must be reported to the Federal awarding agency and the Regional Office of the Environmental Protection Agency (EPA). Supplier certifies that during the term of this Agreement it will comply with applicable requirements as referenced above.

vi) **DEBARMENT AND SUSPENSION (EXECUTIVE ORDERS 12549 AND 12689).** A contract award (see 2 C.F.R. § 180.220) must not be made to parties listed on the government wide exclusions in the System for Award Management (SAM), in accordance with the OMB guidelines at 2 C.F.R. § 180 that implement Executive Orders 12549 (3 C.F.R. § 1986 Comp., p. 189) and 12689 (3 C.F.R. § 1989 Comp., p. 235), “Debarment and Suspension.” SAM Exclusions contains the names of parties debarred, suspended, or otherwise excluded by agencies, as well as parties declared ineligible under statutory or regulatory authority other than Executive Order 12549. Supplier certifies that neither it nor its principals are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation by any federal department or agency.

vii) **BYRD ANTI-LOBBYING AMENDMENT, AS AMENDED (31 U.S.C. § 1352).** Suppliers must file any required certifications. Suppliers must not have used federal appropriated funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any federal contract, grant, or any other award covered by 31 U.S.C. § 1352. Suppliers must disclose any lobbying with non-federal funds that takes place in connection with obtaining any federal award. Such disclosures are forwarded from tier to tier up to the non-federal award. Suppliers must file all certifications and disclosures required by, and otherwise comply with, the Byrd Anti-Lobbying Amendment (31 U.S.C. § 1352).

viii) **RECORD RETENTION REQUIREMENTS.** To the extent applicable, Supplier must comply with the record retention requirements detailed in 2 C.F.R. § 200.333. The Supplier further certifies that it will retain all records as required by 2 C.F.R. § 200.333 for a period of 3 years after

grantees or subgrantees submit final expenditure reports or quarterly or annual financial reports, as applicable, and all other pending matters are closed.

ix) **ENERGY POLICY AND CONSERVATION ACT COMPLIANCE.** To the extent applicable, Supplier must comply with the mandatory standards and policies relating to energy efficiency which are contained in the state energy conservation plan issued in compliance with the Energy Policy and Conservation Act.

x) **BUY AMERICAN PROVISIONS COMPLIANCE.** To the extent applicable, Supplier must comply with all applicable provisions of the Buy American Act. Purchases made in accordance with the Buy American Act must follow the applicable procurement rules calling for free and open competition.

xi) **ACCESS TO RECORDS (2 C.F.R. § 200.336).** Supplier agrees that duly authorized representatives of a federal agency must have access to any books, documents, papers and records of Supplier that are directly pertinent to Supplier's discharge of its obligations under this Agreement for the purpose of making audits, examinations, excerpts, and transcriptions. The right also includes timely and reasonable access to Supplier's personnel for the purpose of interview and discussion relating to such documents.

xii) **PROCUREMENT OF RECOVERED MATERIALS (2 C.F.R. § 200.322).** A non-federal entity that is a state agency or agency of a political subdivision of a state and its contractors must comply with Section 6002 of the Solid Waste Disposal Act, as amended by the Resource Conservation and Recovery Act. The requirements of Section 6002 include procuring only items designated in guidelines of the Environmental Protection Agency (EPA) at 40 C.F.R. § 247 that contain the highest percentage of recovered materials practicable, consistent with maintaining a satisfactory level of competition, where the purchase price of the item exceeds \$10,000 or the value of the quantity acquired during the preceding fiscal year exceeded \$10,000; procuring solid waste management services in a manner that maximizes energy and resource recovery; and establishing an affirmative procurement program for procurement of recovered materials identified in the EPA guidelines.

xiii) **FEDERAL SEAL(S), LOGOS, AND FLAGS.** The Supplier cannot use the seal(s), logos, crests, or reproductions of flags or likenesses of Federal agency officials without specific pre-approval.

xiv) **NO OBLIGATION BY FEDERAL GOVERNMENT.** The U.S. federal government is not a party to this Agreement or any purchase by a Participating Entity and is not subject to any obligations or liabilities to the Participating Entity, Supplier, or any other party pertaining to any matter resulting from the Agreement or any purchase by an authorized user.

xv) **PROGRAM FRAUD AND FALSE OR FRAUDULENT STATEMENTS OR RELATED ACTS.** The Contractor acknowledges that 31 U.S.C. § 38 (Administrative Remedies for False Claims and Statements) applies to the Supplier's actions pertaining to this Agreement or any purchase by a Participating Entity.

xvi) **FEDERAL DEBT.** The Supplier certifies that it is non-delinquent in its repayment of any federal debt. Examples of relevant debt include delinquent payroll and other taxes, audit disallowance, and benefit overpayments.



xvii) **CONFLICTS OF INTEREST.** The Supplier must notify the U.S. Office of General Services, Sourcewell, and Participating Entity as soon as possible if this Agreement or any aspect related to the anticipated work under this Agreement raises an actual or potential conflict of interest (as described in 2 C.F.R. Part 200). The Supplier must explain the actual or potential conflict in writing in sufficient detail so that the U.S. Office of General Services, Sourcewell, and Participating Entity are able to assess the actual or potential conflict; and provide any additional information as necessary or requested.

xviii) **U.S. EXECUTIVE ORDER 13224.** The Supplier, and its subcontractors, must comply with U.S. Executive Order 13224 and U.S. Laws that prohibit transactions with and provision of resources and support to individuals and organizations associated with terrorism.

xix) **PROHIBITION ON CERTAIN TELECOMMUNICATIONS AND VIDEO SURVEILLANCE SERVICES OR EQUIPMENT.** To the extent applicable, Supplier certifies that during the term of this Agreement it will comply with applicable requirements of 2 C.F.R. § 200.216.

xx) **DOMESTIC PREFERENCES FOR PROCUREMENTS.** To the extent applicable, Supplier certifies that during the term of this Agreement, Supplier will comply with applicable requirements of 2 C.F.R. § 200.322.

## **Article 2: Sourcewell and Supplier Obligations**

The Terms in this Article 2 relate specifically to Sourcewell and its administration of this Agreement with Supplier and Supplier's obligations thereunder.

- 1) **Authorized Sellers.** Supplier must provide Sourcewell a current means to validate or authenticate Supplier's authorized dealers, distributors, or resellers which may complete transactions of Included Solutions offered under this Agreement. Sourcewell may request updated information in its discretion, and Supplier agrees to provide reasonably requested information within a reasonable time.
- 2) **Product and Price Changes Requirements.** Supplier may request Included Solutions changes, additions, or deletions at any time. All requests must be made in writing by submitting a Sourcewell Price and Product Change Request Form to Sourcewell. At a minimum, the request must:
  - Identify the applicable Sourcewell Agreement number;
  - Clearly specify the requested change;
  - Provide sufficient detail to justify the requested change;
  - Individually list all Included Solutions affected by the requested change, along with the requested change (e.g., addition, deletion, price change); and
  - Include a complete restatement of Pricing List with the effective date of the modified pricing, or product addition or deletion. The new pricing restatement must include all Included Solutions offered, even for those items where pricing remains unchanged.

A fully executed Sourcewell Price and Product Change Request Form will become an amendment to this Agreement and will be incorporated by reference.

- 3) **Authorized Representative.** Supplier will assign an Authorized Representative to Sourcewell for this Agreement and must provide prompt notice to Sourcewell if that person is changed. The Authorized Representative will be responsible for:

- Maintenance and management of this Agreement;
- Timely response to all Sourcewell and Participating Entity inquiries; and
- Participation in reviews with Sourcewell.

Sourcewell's Authorized Representative is its Chief Procurement Officer.

- 4) **Performance Reviews.** Supplier will perform a minimum of one review with Sourcewell per agreement year. The review will cover transactions to Participating Entities, pricing and terms, administrative fees, sales data reports, performance issues, supply chain issues, customer issues, and any other necessary information. In the event Sourcewell requires a copy of an agreement between Supplier and a Participating Entity, Sourcewell will request it from the Participating Entity.
- 5) **Sales Reporting Required.** Supplier is required as a material element to this Agreement to report all completed transactions with Participating Entities utilizing this Agreement. A completed transaction is when Supplier has performed the services as mutually agreed in the order issued by a Participating Entity under this Agreement. Failure to provide complete and accurate reports as defined herein will be a material breach of the Agreement and Sourcewell reserves the right to pursue all remedies available at law including cancellation of this Agreement.
- 6) **Reporting Requirements.** Supplier must provide Sourcewell an activity report of all transactions completed utilizing this Agreement. Reports are due at least once each calendar quarter (Reporting Period). Reports must be received no later than 45 calendar days after the end of each calendar quarter. Supplier may report on a more frequent basis in its discretion. Reports must be provided regardless of the amount of completed transactions during that quarter (i.e., if there are no sales, Supplier must submit a report indicating no sales were made).

The Report must contain the following fields:

- Participating Entity Name (e.g., City of Staples Highway Department);
- Participating Entity Physical Street Address;
- Participating Entity City;
- Participating Entity State/Province;
- Participating Entity Zip/Postal Code;
- Sourcewell Participating Entity Account Number;
- Transaction Description;
- Transaction Purchased Price;
- Sourcewell Administrative Fee Applied; and
- Date Transaction was invoiced/sale was recognized as revenue by Supplier.

If collected by Supplier, the Report may include the following fields as available:

- Participating Entity Contact Name;
- Participating Entity Contact Email Address;
- Participating Entity Contact Telephone Number;



- 7) **Administrative Fee.** In consideration for the support and services provided by Sourcewell, Supplier will pay an Administrative Fee to Sourcewell a flat fee equal to 1.5% on a revenue generated utilizing this Agreement and evidenced by invoice(s) submitted by Supplier to each participating entity to the extent permitted by applicable law. Supplier will include its Administrative Fee within its proposed pricing. Supplier may not directly charge Participating Entities to offset the Administrative Fee. Therefore, the proposed administration fee shall not be considered commissions and should not be paid to Sourcewell as commissions.
- 8) **Fee Calculation.** Supplier's Administrative Fee payable to Sourcewell will be calculated as a stated percentage (listed in Supplier's Proposal) of all completed transactions utilizing this Agreement within the preceding Reporting Period. For certain categories, a flat fee may be proposed. The Administrative Fee will be stated in Supplier's Proposal.
- 9) **Fee Remittance.** Supplier will remit fee to Sourcewell no later than 45 calendar days after the close of the preceding calendar quarter in conjunction with Supplier's Reporting Period obligations defined herein. Payments should note the Supplier's name and Sourcewell-assigned Agreement number in the memo; and must be either mailed to Sourcewell above "Attn: Accounts Receivable" or remitted electronically to Sourcewell's banking institution per Sourcewell's Finance department instructions.
- 10) **Noncompliance.** Sourcewell reserves the right to seek all remedies available at law for unpaid or underpaid Administrative Fees due under this Agreement. Failure to remit payment, delinquent payments, underpayments, or other deviations from the requirements of this Agreement may be deemed a material breach and may result in cancellation of this Agreement and disbarment from future Agreements.
- 11) **Audit Requirements.** Pursuant to Minn. Stat. § 16C.05, subdivision 5, the books, records, documents, and accounting procedures and practices relevant to this Agreement are subject to examination by Sourcewell and the Minnesota State Auditor for a minimum of six years from the end of this Agreement. Supplier agrees to fully cooperate with Sourcewell in auditing transactions under this Agreement to ensure compliance with pricing terms, correct calculation and remittance of Administrative Fees, and verification of transactions as may be requested by a Participating Entity or Sourcewell.
- 12) **Assignment, Transfer, and Administrative Changes.** Supplier may not assign or otherwise transfer its rights or obligations under this Agreement without the prior written consent of Sourcewell. Such consent will not be unreasonably withheld. Sourcewell reserves the right to unilaterally assign all or portions of this Agreement within its sole discretion to address corporate restructurings, mergers, acquisitions, or other changes to the Responsible Party and named in the Agreement. Any prohibited assignment is invalid. Upon Supplier's request Sourcewell, as holder of this Agreement, may make administrative changes to agreement documentation such as name changes, address changes, and other non-material updates.
- 13) **Amendments.** Any material change to this Agreement must be executed in writing through an amendment and will not be effective until it has been duly executed by the parties.
- 14) **Waiver.** Failure by a party to enforce any right under this Agreement will not be deemed a waiver of such right in the event of the continuation or repetition of the circumstances giving rise to such right.

- 15) **Complete Agreement.** This Agreement represents the complete agreement between the parties for the scope as defined herein. Supplier and Sourcewell may enter into separate written agreements relating specifically to transactions outside of the scope of this Agreement.
- 16) **Relationship of Sourcewell and Supplier.** This Agreement does not create a partnership, joint venture, or any other relationship such as employee, independent contractor, master-servant, or principal-agent.
- 17) **Indemnification.** Supplier must indemnify, defend, save, and hold Sourcewell, including their agents and employees, harmless from any claims or causes of action, including attorneys' fees incurred by Sourcewell, to the extent arising out of Supplier's intentional misconduct, gross negligence, or fraudulent act or omission in the performance of this Agreement by the Supplier or its agents or employees; this indemnification includes injury or death to person(s) or property alleged to have been caused by some defect in design, condition, or performance of Included Solutions under this Agreement. Sourcewell's responsibility will be governed by the State of Minnesota's Tort Liability Act (Minnesota Statutes Chapter 466) and other applicable law. For purposes of this Agreement, "gross negligence" shall mean the performance or failure to perform, by a party, of a duty at law with a wanton and reckless disregard of the consequences of such failure as they may affect the life, property or rights of the other party.

Neither party to this Agreement shall be liable to the other for any indirect, incidental, special, consequential, exemplary, punitive or reliance damages (including, without limitation, lost or anticipated revenues, lost business opportunities or lost sales or profits, whether or not either party has been advised of the likelihood of such damages) or for any attorney's fees (whether incurred in a dispute or an action against the other, or as alleged damages that any party incurred in any insurance coverage dispute, or otherwise) arising out of services provided by Supplier or its affiliates.

Except as provided above, Supplier's liability to Sourcewell shall be limited to a total aggregate amount of US \$2.5 million ("Liability Limitation") per contract year. This Liability Limitation shall apply to Sourcewell and extend to Sourcewell's respective directors, officers, employees that seek to assert claims against Supplier and its parent(s), affiliates, subsidiaries and their respective directors, officers, employees, and agents.

- 18) **Data Practices.** Supplier and Sourcewell acknowledge Sourcewell is subject to the Minnesota Government Data Practices Act, Minnesota Statutes Chapter 13. As it applies to all data created and maintained in performance of this Agreement Supplier may be subject to the requirements of this chapter.
- 19) **Grant of License.**
- a) **During the term of this Agreement:**
    - i) **Supplier Promotion.** Sourcewell grants to Supplier a royalty-free, worldwide, non-exclusive right and license to use the trademark(s) provided to Supplier by Sourcewell in advertising, promotional materials, and informational sites for the purpose of marketing Sourcewell's Agreement with Supplier.
    - ii) **Sourcewell Promotion.** Supplier grants to Sourcewell a royalty-free, worldwide, non-exclusive right and license to use Supplier's trademarks in advertising, promotional

materials, and informational sites for the purpose of marketing Supplier's Agreement with Sourcewell only during the term of this Agreement and subject to Supplier's use of trademarks requirements.

- b) **Limited Right of Sublicense.** The right and license granted herein includes a limited right of each party to grant sublicenses to their respective subsidiaries, distributors, dealers, resellers, marketing representatives, partners, or agents (collectively "Permitted Sublicensees") in advertising, promotional, or informational materials for the purpose of marketing the Parties' relationship. Any sublicense granted will be subject to the terms and conditions of this Article. Each party will be responsible for any breach of this section by any of their respective sublicensees.
  - c) **Use; Quality Control.**
    - i) Neither party may alter the other party's trademarks from the form provided and must promptly comply with removal requests as to specific uses of its trademarks or logos.
    - ii) Each party agrees to use, and to cause its Permitted Sublicensees to use, the other party's trademarks only in good faith and in a dignified manner consistent with such party's use of the trademarks. Each party may make written notice to the other regarding misuse under this section. The offending party will have 30 days of the date of the written notice to cure the issue or the license/sublicense will be terminated.
  - d) **Termination.** Upon the termination of this Agreement for any reason, each party, including Permitted Sublicensees, will have 30 days to remove all Trademarks from signage, websites, and the like bearing the other party's name or logo (excepting Sourcewell's pre-printed catalog of suppliers which may be used until the next printing). Supplier must return all marketing and promotional materials, including signage, provided by Sourcewell, or dispose of it according to Sourcewell's written directions.
- 20) **Venue and Governing law between Sourcewell and Supplier Only.** The substantive and procedural laws of the State of Minnesota will govern this Agreement between Sourcewell and Supplier. Venue for all legal proceedings arising out of this Agreement between Sourcewell and Supplier will be in court of competent jurisdiction within the State of Minnesota. This section does not apply to any dispute between Supplier and Participating Entity. This Agreement reserves the right for Supplier and Participating Entity to negotiate this term within any transaction documents.
- 21) **Severability.** If any provision of this Agreement is found by a court of competent jurisdiction to be illegal, unenforceable, or void then both parties will be relieved from all obligations arising from that provision. If the remainder of this Agreement is capable of being performed, it will not be affected by such determination or finding and must be fully performed.
- 22) **Insurance Coverage.** At its own expense, Supplier must maintain valid insurance policy(ies) during the performance of this Agreement with insurance company(ies) licensed or authorized to do business in the State of Minnesota having an "AM BEST" rating of A- or better, with coverage and limits of insurance not less than the following:
- a) **Commercial General Liability Insurance.** Supplier will maintain insurance covering its operations, with coverage on an occurrence basis, and must be subject to terms no less broad than the

Insurance Services Office ("ISO") Commercial General Liability Form CG0001 (2001 or newer edition), or equivalent. At a minimum, coverage must include liability arising from premises, operations, bodily injury and property damage, products-completed operations including contractual liability, and personal injury and advertising injury. All required limits, terms and conditions of coverage must be maintained during the term of this Agreement.

- \$1,500,000 each occurrence Bodily Injury and Property Damage
- \$1,500,000 Personal and Advertising Injury
- \$2,000,000 aggregate for products liability-completed operations
- \$2,000,000 general aggregate

- b) **Certificates of Insurance.** Prior to execution of this Agreement, Supplier must furnish to Sourcewell a certificate of insurance, as evidence of the insurance required under this Agreement. Within 15 days expiration of the policy(ies), renewal certificates must be mailed to Sourcewell, 202 12th Street Northeast, P.O. Box 219, Staples, MN 56479 or provided to in an alternative manner as directed by Sourcewell. The certificates must be signed by a person authorized by the insurer(s) to bind coverage on their behalf. Failure of Supplier to maintain the required insurance and documentation may constitute a material breach.
- c) **Additional Insured Endorsement and Primary and Non-contributory Insurance Clause.** Supplier agrees to list Sourcewell, including its officers, agents, and employees, as an additional insured on a blanket basis under the Supplier's commercial general liability insurance policy with respect to liability arising out of activities, "operations," or "work" performed by Supplier, and products and completed operations of Supplier. The policy provision(s) or endorsement(s) must further provide that coverage is primary and not excess over or contributory with any other valid, applicable, and collectible insurance or self-insurance in force for the additional insureds.
- d) **Waiver of Subrogation.** To the extent permitted by law, Supplier waives and must require (by endorsement or otherwise) its commercial general liability insurer to waive subrogation rights against Sourcewell and other additional insureds for losses paid under the insurance policies required by this Agreement or other insurance applicable to the Supplier. The waiver must apply to all deductibles and/or self-insured retentions applicable to the required maintained by the Supplier or its subcontractors.
- e) **Subcontractors.** Aon shall ensure that all subcontractors maintain adequate insurance limits in their written contract with Supplier.
- f) **Umbrella/Excess Liability/SELF-INSURED RETENTION.** The limits required by this Agreement can be met by either providing a primary policy or in combination with umbrella/excess liability policy(ies), or self-insured retention.

- 23) **Termination for Convenience.** Sourcewell or Supplier may terminate this Agreement upon 60 calendar days' written notice to the other Party. Termination pursuant to this section will not relieve the Supplier's obligations under this Agreement for any transactions entered with Participating Entities through the date of termination, including reporting and payment of applicable Administrative Fees.

- 24) **Termination for Cause.** Either party may terminate this Agreement upon providing written notice of material breach to the other party. Notice must describe the breach in reasonable detail and state the intent to terminate the Agreement. Upon receipt of Notice, the non-terminating party will have 30 calendar days in which it must cure the breach. Termination pursuant to this section will not relieve the Supplier's obligations under this Agreement for any transactions entered with Participating Entities through the date of termination, including reporting and payment of applicable Administrative Fees.

### **Article 3: Supplier Obligations to Participating Entities**

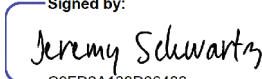
The Terms in this Article 3 relate specifically to Supplier and a Participating Entity when entering transactions utilizing the General Terms established in this Agreement. Article 1 General Terms control over any conflict with this Article 3. Where this Agreement is silent on any subject, Participating Entity and Supplier retain the ability to negotiate mutually acceptable terms.

- 1) **Quotes to Participating Entities.** Suppliers are encouraged to provide all pricing information regarding the total cost of acquisition when quoting to a Participating Entity. Suppliers and Participating Entities are encouraged to include all cost specifically associated with or included within the Suppliers proposal and Included Solutions within transaction documents.
- 2) **Shipping, Delivery, Acceptance, Rejection, and Warranty.** Supplier's proposal may include proposed terms relating to shipping, delivery, inspection, and acceptance/rejection and other relevant terms of tendered Solutions. Supplier and Participating Entity may negotiate final terms appropriate for the specific transaction relating to non-appropriation, shipping, delivery, inspection, acceptance/rejection of tendered Solutions, and warranty coverage for Included Solutions. Such terms may include, but are not limited to, costs, risk of loss, proper packaging, inspection rights and timelines, acceptance or rejection procedures, and remedies as mutually agreed include notice requirements, replacement, return or exchange procedures, and associated costs.
- 3) **Applicable Taxes.** Participating Entity is responsible for notifying supplier of its tax-exempt status and for providing Supplier with any valid tax-exemption certification(s) or related documentation.
- 4) **Ordering Process and Payment.** Supplier's ordering process and acceptable forms of payment are included within its Proposal. Participating Entities will be solely responsible for payment to Supplier and Sourcewell will have no liability for any unpaid invoice of any Participating Entity.
- 5) **Transaction Documents.** Participating Entity may require the use of its own forms to complete transactions directly with Supplier utilizing the terms established in this Agreement. Supplier's standard form agreements may be offered as part of its Proposal. Supplier and Participating Entity may complete and document transactions utilizing any type of transaction documents as mutually agreed. In any transaction document entered utilizing this Agreement, Supplier and Participating Entity must include specific reference to this Agreement by number and to Participating Entity's unique Sourcewell account number.
- 6) **Additional Terms and Conditions Permitted.** Participating Entity and Supplier may negotiate and include additional terms and conditions within transaction documentation as mutually agreed. Such terms may supplant or supersede this Agreement when necessary and as solely determined by

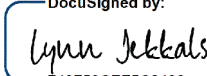
Participating Entity. Sourcewell has expressly reserved the right for Supplier and Participating Entity to address any necessary provisions within transaction documents not expressly included within this Agreement, including but not limited to transaction cancellation, dispute resolution, governing law and venue, non-appropriation, insurance, defense and indemnity, force majeure, and other material terms as mutually agreed.

- 7) **Subsequent Agreements and Survival.** Supplier and Participating Entity may enter into a separate agreement to facilitate long-term performance obligations utilizing the terms of this Agreement as mutually agreed. Such agreements may provide for a performance period extending beyond the full term of this Agreement as determined in the discretion of Participating Entity.
- 8) **Participating Addendums.** Supplier and Participating Entity may enter a Participating Addendum or similar document extending and supplementing the terms of this Agreement to facilitate adoption as may be required by a Participating Entity.

**Sourcewell**

Signed by:  
  
 C0FD2A139D06489...  
 By: \_\_\_\_\_  
 Jeremy Schwartz  
 Title: Chief Procurement Officer  
 Date: 6/18/2025 | 8:35 PM CDT

**Aon Risk Services Central Inc.**

DocuSigned by:  
  
 749759CEF5C2498...  
 By: \_\_\_\_\_  
 Lynn Jekkals  
 Title: Midwest Region Leader  
 Date: 6/18/2025 | 3:02 PM PDT



# RFP 012125 - Risk Management, Employee Benefits, and Insurance Consulting Services

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## Vendor Details

Company Name: Aon Consulting, Inc.  
Address: 200 E Randolph St  
Chicago, Illinois 60601  
Contact: Katie Sabo  
Email: katie.sabo@aon.com  
Phone: 312-381-1058  
HST#:

## Submission Details

Created On: Wednesday December 04, 2024 15:37:22  
Submitted On: Tuesday January 21, 2025 11:46:33  
Submitted By: Katie Sabo  
Email: katie.sabo@aon.com  
Transaction #: 36500134-dd58-4569-ada1-438156bae94c  
Submitter's IP Address: 165.225.60.57

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## Specifications

**Table 1: Proposer Identity & Authorized Representatives (Not Scored)**

**General Instructions** (applies to all Tables) Sourcewell prefers a brief but thorough response to each question. Do not merely attach additional documents to your response without also providing a substantive response. Do not leave answers blank; respond "N/A" if the question does not apply to you (preferably with an explanation).

Table 1 Specific Instructions. Sourcewell requires identification of all parties responsible for providing Solutions under a resulting master agreement(s) (Responsible Supplier). Proposers are strongly encouraged to include all potential Responsible Suppliers including any corporate affiliates, subsidiaries, D.B.A., and any other authorized entities within a singular proposal. All information required under this RFP must be included for each Responsible Supplier as instructed. Proposers with multiple Responsible Supplier options may choose to respond individually as distinct entities, however each response will be evaluated individually and only those proposals recommended for award may result in a master agreement award. Unawarded entities will not be permitted to later be added to an existing master agreement through operation of Proposer's corporate organization affiliation.

Line Item	Question	Response *	
1	Provide the legal name of the Proposer authorized to submit this Proposal.	Aon Risk Services Central, Inc. (Aon)	*
2	In the event of award, is this entity the Responsible Supplier that will execute the master agreement with Sourcewell? Y or N.	Yes	*
3	Identify all subsidiaries, D.B.A., authorized affiliates, and any other entity that will be responsible for offering and performing delivery of Solutions within this Proposal (i.e. Responsible Supplier(s) that will execute a master agreement with Sourcewell).	Our proposal includes solutions for all eight areas of requested services. Below are subsidiaries, D.B.A., authorized affiliates, and any other entities that will be responsible for offering and performing delivery of Solutions within this Proposal: <ul style="list-style-type: none"> <li>• Aon Risk Insurance Services West, Inc.</li> <li>• Aon Risk Services, Inc. of Hawaii</li> <li>• Aon Risk Services Northeast, Inc.</li> <li>• Aon Risk Services South, Inc.</li> <li>• Aon Risk Services Southwest, Inc.</li> <li>• Aon Risk Services, Inc. of Florida</li> <li>• Aon Risk Services, Inc. of Maryland</li> <li>• Aon Risk Services, Inc. of Washington, D.C.</li> <li>• Aon Re, Inc.</li> <li>• Aon Global Risk Consultants, Inc.</li> <li>• Inpoint, Inc.</li> <li>• Aon Consulting, Inc.</li> <li>• NFP</li> </ul>	*
4	Provide your CAGE code or Unique Entity Identifier (SAM):	Our CAGE Code is 7FM07 and our UEIN is FP6AY8MCW425.	*
5	Provide your NAICS code applicable to Solutions proposed.	The majority of Aon's business is reported in two NAICS codes: <ul style="list-style-type: none"> <li>• 524210 for Insurance brokerage related products</li> <li>• 541612 for Insurance advisory services and actuarial insurance services; HR consulting</li> </ul>	
6	Proposer Physical Address:	The Aon Center, 200 East Randolph, Chicago, IL 60601	*
7	Proposer website address (or addresses):	www.aon.com	*
8	Proposer's Authorized Representative (name, title, address, email address & phone) (The representative must have authority to sign the "Proposer's Assurance of Compliance" on behalf of the Proposer):	Lynn Jekkals, Midwest Region Leader, 200 E. Randolph Street, Chicago, IL 60601 +1 616 485 8660 email: lynn.jekkals@aon.com	*
9	Proposer's primary contact for this proposal (name, title, address, email address & phone):	Katie Sabo, Senior Managing Director, National Public Sector Group, 200 E. Randolph Street Chicago, IL 60601 +1 773-896-6816 email: katie.sabo@aon.com	*
10	Proposer's other contacts for this proposal, if any (name, title, address, email address & phone):	Leslie Austin, Senior Managing Director, 2001 K Street, Suite 625 North, Washington, DC 20006 +1 202-429-8593 email: leslie.austin@aon.com	*

**Table 2A: Financial Viability and Marketplace Success (100 Points, applies to Table 2A and 2B)**

Line Item	Question	Response *
11	Provide a brief history of your company, including your company's core values, business philosophy, and industry longevity related to the requested Solutions.	<p>Our History</p> <p>Aon is a Gaelic word meaning “oneness.” We chose the name Aon in 1987, and it perfectly captures the essence of our history with roots that go back more than 100 years. Building strength through oneness has been a singular focus for Aon since the modern-day organization was launched with the merger of Ryan Insurance Group and Combined International Corporation in 1982.</p> <p>Our Values</p> <p>At Aon, our values define who we are as colleagues and are the foundation of all we do. Living the values below helps us shape decisions for the better — for our colleagues, our clients, and our communities:</p> <ul style="list-style-type: none"> <li>• Committed as one firm to our purpose: Determined to deliver for all stakeholders, steadfast in shaping decisions for the better and grounded in making a difference.</li> <li>• United through trust and integrity as one inclusive, diverse team: Characterized by a one firm mindset, teamwork, trust, and a culture of belonging where everyone can flourish.</li> <li>• Passionate about making colleagues and clients successful: Being curious, innovating, and going above and beyond to identify and meet needs with high integrity.</li> </ul> <p>Business Philosophy</p> <p>At Aon, our business philosophy is rooted in our ability to shape better decisions for our client's. We are collaborators that will commit to our client's missions to protect the human and physical resources and assets. While each client is unique, Aon is singular in its understanding of the key risk management needs of our clients, especially public entities based on the following:</p> <ul style="list-style-type: none"> <li>• Our World is Changing - Uncertainty has become the new constant in an environment that is increasingly volatile. With this change comes a pressing need for important decisions more often. Some will be easy, others difficult. There'll be some that may seem small, but all have the potential to have a profound impact.</li> <li>• Navigating New Forms of Volatility - Volatility exposes governments to risks that impact their colleagues, their communities, their reputation and ultimately their budgets and expenditures. Risks that they often don't see coming.</li> <li>• Rethinking Access to Capital - Capital has always been critical to resilience and sustainability. But, in the face of increasing risk and complexity, we all need to be more creative in our approach to capital. In 2024, less than 50% of global natural catastrophes were covered by insurance.</li> <li>• Addressing the Underserved - We protect individuals and help communities and public service providers recover and thrive. The rapidly changing world is leaving many people, communities and even countries behind. Other traditional service providers are failing to meet these needs by continuing to promote offerings that reflect an obsolete notion of how the world operates. Aon wants to change that.</li> </ul> <p>Industry Longevity</p> <p>Aon's rapid expansion and success in the global marketplace since 1985 has been a testament to hard work, organic growth, and investment that is unprecedented in the industry. From Hudig-Langeveldt, Benfield Group, and Hewitt Associates, to the acquisitions of cut-e, Stroz Friedberg, and The Townsend Group, each has been a building block allowing Aon to better address the needs of our clients.</p> <p>Our National Public Sector practice provides creative and forward-thinking techniques while analyzing how states, cities, and other organizations may be affected by risk now, in 10 years, 20 years, and beyond. We have been working with the public sector since 1979. As one of the largest public sector insurance and risk management service providers nationally and world-wide, our longevity in the public sector space has helped us partner with thousands of municipal, governmental, and quasi-governmental authorities and other organizational groups.</p>
12	What are your company's expectations in the event of an award?	<p>Our expectations are simple – leverage the Sourcewell Master Agreement as an opportunity to continue to grow our public sector business through our unique and comprehensive risk management and broking capabilities and excellent service. We will immediately and aggressively begin our internal and external marketing strategy to ensure we hit the ground running in 2025 and that we are consistently growing each year after until the contract ends. And, while sales are important, providing the best experience to ensure long-standing relationships is our ultimate goal.</p>

13	Demonstrate your financial strength and stability with meaningful data. This could include such items as financial statements, SEC filings, credit and bond ratings, letters of credit, and detailed reference letters. Upload supporting documents (as applicable) in the document upload section of your response. DO NOT PROVIDE ANY TAX INFORMATION OR PERSONALLY IDENTIFIABLE INFORMATION.	<p>Aon plc (ultimate parent of ARS Central), a publicly traded corporation, maintains growth and stability through a broad, global, corporate strategy. Our clients are globally diversified — they represent all segments of the economy (individuals through personal lines, midmarket companies, and large global organizations). We serve virtually every industry sector in more than 120 countries throughout the world. We have continued to focus our business portfolio on higher margin, capital light professional services that have high recurring revenue streams and strong cash flow generation. Aon makes capital allocation decisions based upon return on invested capital (ROIC). We now operate as one segment — Aon United — that includes all of Aon's four principal products and services: Commercial Risk Solutions, Reinsurance Solutions, Health Solutions, and Wealth Solutions. Additional information regarding our financial stability including our financial statements, SEC filings, credit and bond ratings can be found in our annual financial reports linked here <a href="http://ir.aon.com/aboutaon/investorrelations/overview/default.aspx">http://ir.aon.com/aboutaon/investorrelations/overview/default.aspx</a>.</p> <p>2023 Financial Summary</p> <p>In our fiscal year 2023 (January 1, 2023 through December 31, 2023), Aon reported total revenues of approximately \$13.4 billion. Aon operates under a single P/L with four revenue streams: Commercial Risk Solutions, Reinsurance Solutions, Health Solutions, and Wealth Solutions. Please note, we do not break down revenue by offerings within each line. Additional information on our company's financial results can be found on our website at: <a href="http://ir.aon.com">http://ir.aon.com</a></p> <p>We have provided a summary of our 2023 financials:</p> <p>Income Statement</p> <p>Sales (Total Dollar Revenues) - \$13,376,000,000</p> <p>Net Income - \$2,564,000,000 (attributable to Aon shareholders)</p> <p>Operating Income (Operating Profit) - \$3,785,000,000</p> <p>Balance Sheet</p> <p>Total Current Assets - \$21,704,000,000</p> <p>Total Current Liabilities - \$21,651,000,000</p> <p>Total Shareholders' Equity (deficit) -(\$826,000,000)</p>	*
14	What is your US market share for the Solutions that you are proposing?	Aon is the world's largest pure placement broker managing nearly \$200B of premium placed per annum, with access to virtually all insurance markets—domestic and overseas. Aon is also the number one reinsurance broker, globally. We have access to each carrier's top management and home-office decision-makers. In addition, Aon has over 65% of US homeowner insurance market and over 50% of US commercial market are modeled by Aon analytics team annually.	*
15	Disclose all current and completed bankruptcy proceedings for Proposer and any included possible Responsible Party within the past seven years. Proposer must provide notice in writing to Sourcwell if it enters a bankruptcy proceeding at any time during the pendency of this RFP evaluation.	To the best of our knowledge, Aon Risk Services Central, Inc. has not been the subject of bankruptcy proceedings.	*
16	How is your organization best described: is it an agency, broker, etc?	Aon is a global professional services firm that provides a wide range of risk, reinsurance, retirement, and health, risk management and brokerage solutions. With more than 60,000 employees including brokers in 120 countries, Aon supports customers worldwide by using propriety data and analytics to deliver insights that improve performance.	*
17	If applicable, provide a detailed explanation outlining the licenses and certifications that are both required to be held, and actually held, by your organization (including third parties and subcontractors that you use) in pursuit of the business contemplated by this RFP.	<p>Aon, Aon subsidiaries, affiliates, and companies maintain a variety of business licenses that are required to do business within each state. These include state business and local business licenses where applicable.</p> <p>Aon colleagues also maintain relevant professional certifications within the insurance industry. These include but are not limited to: Chartered Property Casualty Underwriter (CPCU), Associate in Risk Management (ARM), Associate in Insurance (AINS), Associate in Claims (AIC), Associate in Insurance Accounting and Finance (AIAF), Associate in Premium Auditing (APA), Associate in Reinsurance (ARe), Associate in Surplus Lines Insurance (ASLI), Accredited Advisor in Insurance (AAI), Chartered Life Underwriter (CLU), Certified Workers Compensation Specialist (CWCS), Associate in Management (AIM), Associate in National Flood Insurance (ANFI), Associate in Marine Insurance Management (AMIM) as well as state broker and/or producer licenses for property, casualty, life and health and benefits.</p>	*
18	Disclose all current and past debarments or suspensions for Proposer and any included possible Responsible Party within the past seven years. Proposer must provide notice in writing to Sourcwell if it enters a debarment or suspension status any time during the pendency of this RFP evaluation.	To the best of our knowledge and belief, Aon Risk Services Central, Inc. has not been debarred from participation in any type of state or federal program.	*
19	Describe any relevant industry awards or recognition that your company has received in the past five years.	Aon takes immense pride in delivering distinctive value to our clients and are very appreciative of the awards and recognition we receive from industry associations, prominent publications, and prestigious business groups across the globe. Most of these awards recognize our firm's dedication to innovation, diversity, and inclusion, and excellence in client service.	

#### Business Insurance Innovation Awards

In 2024, Business Insurance magazine announced 10 winning products and solutions for the 2024 Innovation Awards of which Aon earned an award for the Aon Health Risk Analyzer. Our Health Risk Analyzer combines machine learning, terabytes of market claims data and expertise from across the firm to predict more than 50 percent of future high-cost claimant exposures.

The awards, which were voted on by a panel of independent risk managers, recognize a product or service that demonstrates originality and helps risk managers be more effective in their jobs.

#### Risk & Insurance Magazine's 2024 Power Broker Awards

A Risk & Insurance Magazine Power Broker stands apart from peers based on service to clients, creative solutions, and industry knowledge. Annually an average of 35 of our staff have been recognized for their outstanding performance. In 2024, Aon accolades from Risk & Insurance magazine's Power Broker awards included 43 Power Broker awards and 22 Finalist awards. Our colleagues were recognized in the 23 categories listed below:

- 2 in agriculture/food supply
- 4 at large
- 1 in cyber
- 1 in entertainment media/events
- 1 in environmental
- 2 in fine arts
- 2 in gaming/hospitality
- 4 in international
- 1 in pharmaceuticals/life sciences
- 2 in M&A
- 1 in marine
- 2 in manufacturing
- 3 in private client
- 2 in public sector
- 2 in real estate
- 2 in renewable energy
- 2 in retail
- 2 in specialty insurance
- 1 in traditional energy
- 1 in transportation
- 1 in technology
- 3 in utilities
- 2 in worker's comp/disability management

Additionally, our diversity awards are a testament to Aon's hard work and commitment, and our commitment to global diversity, providing a great work environment, and creating opportunities for leadership development for women, LGBT, people of color, and veterans. For more information on Aon's commitment to social impact, we invite our clients to visit our website, Aon Empower Results.

- Included in Forbes' Best Employers for Women, 2024
- 2023 Diversity Corporation of the Year Award from the Minority Business Development Institute (MBDI)

- Best Places to Work for LGBTQ+ Equality, Human Rights Campaign Foundation, 2022

- Score of 100/100 on the Human Rights Campaign Foundation's 2022

#### Corporate Equality Index

- Greg Case named 2020 OUTstanding LGBT+Ally Executives List
- 100 Best Companies Winner, Working Mother, 2020
- 20 Years of Excellence in Investment Advice, Pension and Investment Provider Awards, 2019
- Stonewall Top 100 Employers, 2020

Below are some of our representative awards, accomplishments, and recognition our firm and our leaders have received in recent years:

- Aon was recognized with awards for broking company of the year and innovation of the year at the inaugural Parametric Insurer Awards in 2024.
- Aon's Health Risk Analyzer won a 2024 Innovation Award from Business Insurance. The Health Risk Analyzer was one of 10 winners chosen from 50 entries by a panel of risk managers.
- At the 2024 Risk & Insurance® Power Broker® awards, Aon won 43 Power Broker Winner and 22 Finalist awards, including 17 multiple (two or more) year winners, one going as far back as 2011.
- Best Place to Work for LGBTQ+ Equality: 2023 marks the 16th year Aon has earned the distinction with a 100% score on the Corporate Equality Index (CEI) by the Human Rights Campaign Foundation. Designed for mid to large businesses with over 500 full-time employees, the rating system is divided into four key criteria categories of nondiscrimination policies, equitable benefits for LGBTQ+ employees and their families, metrics on internal education for inclusion competency, and public commitment to LGBTQ equality.

20	What percentage of your sales are to the governmental sector in the past three years?	Of Aon total US sales (approximately \$4bn each year 2021, 2022, and 2023), across all solution lines and segments, government sector represents approximately 3% of our total sales over the past three years.	*
21	What percentage of your sales are to the education sector in the past three years?	Of Aon total US sales (approximately \$4bn annually 2021, 2022, 2023), across all solution lines and segments, education sector represents approximately 1% of our total sales over the past three years.	*
22	List all state, cooperative purchasing agreements that you hold. What is the annual sales volume for each of these agreement over the past three years?	Aon's affiliate, Stroz Friedberg, LLC, holds the cooperative purchasing agreement specifically for our cyber consulting services: • OMNIA (previously NCPA) sales in 2024 was \$280,095 and in 2022 was \$108,000. There were no sales in 2023. For 2025, expected sales are \$400,000. Aon's affiliate, Aon Risk Services of Washington, DC, Inc., has a cooperative agreement with the Metropolitan Washington Council of Governments and Baltimore Metropolitan Council (Mid-Atlantic Purchasing Team (MAPT)). The average annual sales for the last 3 years are +\$6m.	*
23	List any GSA contracts or Standing Offers and Supply Arrangements (SOSA) that you hold. What is the annual sales volume for each of these contracts over the past three years?	Aon's affiliate, Aon Consulting, Inc., held three Multiple Award Schedules issued by the General Services Administration (GSA) during 2021, 2022 and 2023. Total revenue is 2024 - \$1,471,269; 2023 - \$788,604 and 2022 - \$749,030.	*

## Table 2B: References/Testimonials

**Line Item 24.** Supply reference information from three customers who are eligible to be Sourcwell participating entities.

Entity Name *	Contact Name *	Phone Number *	
State of Tennessee	Rodney Escobar	615-741-9957	*
State of Mississippi	George Roberson	601-576-2553	*
State of Georgia	Wade Damron	404-463-7982	*

## Table 3: Ability to Sell and Deliver Solutions (200 Points)

Describe your company's capability to meet the needs of Sourcwell participating entities across the US and Canada, as applicable. Your response should address in detail at least the following areas: locations of your network of sales and service providers, the number of workers (full-time equivalents) involved in each sector, whether these workers are your direct employees (or employees of a third party), and any overlap between the sales and service functions.

Line Item	Question	Response *	
25	Sales force.	Aon has approximately 10,000 sales colleagues spread across the United States in 70 unique office locations to ensure we have a broad geographic footprint.	*
26	Describe the network of agents, brokers, and consultants who will deliver Solutions, including dealers, distributors, resellers, and other distribution methods.	Aon has over 10,000 client facing colleagues and an additional 6,000 colleagues in service roles spread across the United States in 70 unique office locations to ensure we have a broad geographic footprint that creates a robust network of brokers, consultants, and service teams. Aon is a full-service consulting firm capable of providing the services contemplated herein and will not engage with dealers, distributors, resellers, or other distribution methods to deliver the Solutions proposed. Please see detailed answer in supplemental document "Aon Technical Response Details" for our full answer.	*
27	Service force.	Aon has approximately 6,000 colleagues supporting clients spread across the United States in 70 unique office locations to ensure we have a broad geographic footprint.	*
28	Describe the ordering process. If orders will be handled by distributors, dealers or others, explain the respective roles of the Proposer and others.	Members of Aon's National Public Sector practice will directly process all orders. When a participating entity places an order with Aon, in any of the four Sourcwell regions, our public sector experts will work with the participating entity to execute the order. This ensures compliance with the Sourcwell contract agreement, pricing and successful set-up for contract order execution. Orders will be centralized, employing a seamless process, contained within Aon as the proposer.	*



29	Describe in detail the process and procedure of your customer service program, if applicable. Include your response-time capabilities and commitments, as well as any incentives that help your providers meet your stated service goals or promises.	<p>Stellar customer service is core to our business philosophy. Regular, open, and honest dialogue with clients has proven to be the most effective method of ensuring client satisfaction and resolving problems swiftly and effectively. Aon's unique differentiator is our singular focus on the needs of our clients.</p> <p>Our customer service is such a large component of our work that we have developed an internal process that we call our Client Methodology framework. This framework ensures that we have the internal controls to meet or exceed our clients' expectations in terms of quality, timeliness, and results. We track the timeliness and thoroughness of this collaborative process and reward our clients' service teams for effective utilization of the Client Methodology. The framework and commitment that drives the execution of all our activities, from design and negotiation of programs to helping develop new risk management tools and techniques. In all areas, our activities can be easily monitored and developed to maintain the changing demands of our client's operations.</p> <p>Please see supplemental document "Aon Technical Response Details" for our full detailed answer.</p>	*
30	Describe your ability and willingness to provide your products and services to Sourcewell participating entities.	<p>We are excited about the opportunity to work with Sourcewell, and Sourcewell participating entities. This opportunity would be a material part of Aon's public sector sales operations locally, regionally, and nationally.</p> <p>Willingness. Before proceeding, we had several meetings with leadership to ensure that we had support and willingness from senior leaders throughout the firm to respond to this opportunity knowing that this would be a collective and concerted effort from the US sales team. We received not only a willingness from senior leaders but a mandate that we bring all tools and resources to respond and deliver.</p> <p>Ability. Aon is a global professional services firm that provides a wide range of risk, reinsurance, retirement, health, risk management and brokerage solutions. In addition, our ability to provide the products and services within this proposal are supported by the following:</p> <ul style="list-style-type: none"> <li>- Dedicated Public Sector National Practice Group: We work with more than 30 state governments, thousands of local municipalities (including hundreds of counties and cities), and nonprofits. Our clients include the Federal government, states, counties, cities, government risk pools, airport authorities and commissions; higher education, including community colleges and private, state university systems; Indian government gaming/tribe/band/nation; not-for-profit, religious, and political organizations; group purchase; public transit; public convention centers/venues; school systems and other education; and special district agencies; and water, sewer, or other public utilities.</li> <li>- Number one reinsurance broker, globally providing reinsurance intermediary services and analytic support to U.S. personal lines property insurance companies. Through our partnerships with 7 of the top 10 largest writers, Aon places more US personal lines property reinsurance limit than any broker in the world. Aon is a top reinsurance intermediary in every marketplace in the world.</li> <li>- World's largest pure placement broker, managing nearly \$200 billion of premium placed per annum, Aon has access to virtually all insurance markets—domestic and overseas. We have effective working relationships with well over 150 major insurers and with hundreds of regional and niche carriers.</li> </ul>	*
31	Identify any account type of Participating Entity which will not have full access to your Solutions if awarded an agreement, and the reasoning for this.	If awarded, all participating entities will have full access to our proposed solutions.	*
32	Define any specific requirements or restrictions that would apply to our participating entities in Hawaii and Alaska and in US Territories.	We do not envision any specific requirements or restrictions that would apply to participating entities in Hawaii, Alaska or in US Territories.	*
33	Will Proposer extend terms of any awarded master agreement to nonprofit entities?	Yes, Aon will extend terms of any awarded master agreement to nonprofit entities.	*
34	In which states does your organization hold agency or individual insurance licenses?	Aon is registered to do business in all U.S. s and US territories, and we currently do business in all U.S. states.	

35	<p>What region of the United States does your organization primarily serve? List the number of public sector clients your organization serves in each state.</p>	<p>The United States represents Aon's largest footprint. As of this submission, we have over 70 offices, with over 16,000 colleagues located throughout the United States. We serve all four regions in the solicitation. The following is a list of states where Aon has locations and the number of public sector clients we serve in each state:</p> <p>Arizona – 18  Arkansas – 7  California – 152  Colorado – 36  Connecticut – 13  District of Columbia – 43  Florida – 110  Georgia – 29  Hawaii – 15  Illinois - 75  Indiana – 19  Kentucky – 16  Maryland – 39  Massachusetts – 34  Michigan – 42  Minnesota – 13  Missouri – 27  Montana – 1  Nebraska – 20  New Jersey – 46  New Mexico – 26  New York – 95  North Carolina – 14  Ohio – 35  Oregon – 18  Pennsylvania – 85  Rhode Island – 4  South Carolina – 10  Tennessee – 11  Texas – 55  Utah – 14  Vermont – 1  Washington – 30  Wisconsin – 24</p>
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36	What lines of insurance coverage does your organization offer public sector?	<p>Aon offers all lines of insurance coverage for our public sector clients, including, but not limited to the following:</p> <p>Property to include:</p> <ul style="list-style-type: none"> <li>Boiler &amp; Machinery</li> <li>Builder's Risk</li> <li>Fine Arts - Museum Collection and Temporary Loans</li> <li>Terrorism &amp; Sabotage</li> <li>National Flood Insurance Program</li> <li>Excess</li> <li>Excess Flood</li> </ul> <p>Casualty to include:</p> <ul style="list-style-type: none"> <li>General Liability</li> <li>Workers Compensation</li> <li>Automobile</li> <li>Excess/Umbrella</li> <li>Public Officials</li> <li>Law Enforcement</li> <li>Non-Profit D&amp;O</li> <li>Employment Practices</li> <li>Professional E&amp;O</li> <li>Cyber</li> <li>Environmental/Pollution</li> <li>Fiduciary Liability</li> <li>Medical Malpractice</li> <li>Sexual Misconduct</li> <li>Aviation Fixed and Rotor Wing Aircraft Hull and Liability</li> <li>Unmanned Aircraft Equipment (Drones)</li> <li>Public Airport Liability</li> <li>Foster Care Liability</li> <li>Maritime Vessel Hull and Liability</li> <li>Fidelity/Crime/ Social Engineering/Fraudulent Impersonation</li> <li>Surety/Public Official Bonds</li> <li>Student Health and Athletic Accident</li> <li>Event Cancellation Insurance</li> </ul> <p>Health &amp; Benefits to include:</p> <ul style="list-style-type: none"> <li>Medical</li> <li>Prescription Drugs</li> <li>Dental</li> <li>Vision</li> <li>Life</li> <li>Long Term Disability</li> <li>Long Term Care</li> <li>Critical Illness</li> <li>Accidental Death &amp; Dismemberment</li> </ul>
37	How many insurance carrier appointments does your organization have that have a current appetite for public sector? Please identify the number of carriers appointments by line of coverage your organization is offering on this contract.	<p>Of the 150 major insurers we partner with, we actively work with all 150 for our public sector clients for both risk and health coverage with the following exceptions:</p> <p>All Property &amp; Casualty</p> <ul style="list-style-type: none"> <li>• 30-50 Globally</li> <li>• Accounts for all Lloyds' Syndicates and Companies as a single carrier.</li> <li>• Considers various access points in London, Bermuda, and domestically for both admitted and excess and surplus lines carriers.</li> </ul> <p>Surety</p> <ul style="list-style-type: none"> <li>• 10+ Subject to type of bond.</li> </ul> <p>Fidelity &amp; Crime</p> <ul style="list-style-type: none"> <li>• 20+ Subject to structure of organization and exposure.</li> </ul>
38	Does your agency represent any clients that participate in government risk pools for either employee benefits or property/casualty? If so, how do your services change, alter, or coordinate with services offered by the risk pool?	<p>Yes, Aon's National Government Pooling Practice represents clients for both employee benefits and property and casualty. As we develop a scope of work, we spend time understanding the needs and expectations of the pool and how we can coordinate with the services they offer their members, including, but not limited to:</p> <ul style="list-style-type: none"> <li>• Brokerage, All lines.</li> <li>• Feasibility studies identifying specific risk exposures and financial factors, by member</li> <li>• Coverage review including the evaluation of current programs to effectively manage risks and contain costs, by member</li> <li>• Efficiency assessment of administration services for enhanced productivity, by member</li> <li>• Loss control strategies, by member</li> <li>• Third Party Administration services.</li> </ul>

39	Describe how your agency regularly communicates and provides educational opportunities to your producing salesforce?	<p>Aon regularly communicates and provides educational opportunities to our salesforce and is committed to the development of our colleagues. We believe development is all about broadening the professional experiences and acquiring new knowledge, skills, and behaviors that enhance colleagues' work performance and careers with Aon. We believe the most effective method for building professional skills is through the experience colleagues gain with on-the-job experience, feedback, and formal education. In all areas of personal development, emphasis is given to both technical and key business skills. We recognize training and development plays a critical role in ensuring continued growth, which is why we designed and deployed robust, blended learning solutions for our colleagues, such as:</p> <ul style="list-style-type: none"> <li>• Professional Certifications—We support the professional certification and recertification process including the participation of ongoing education – often referred to as Professional Development Units (PDUs) or Continuing Education Units (CEUs).</li> <li>• Learning Curriculums—We've created a variety of curriculums that provide learning programs at major career milestones with signature and role-specific development (Aspire, Catalyst and Pinnacle). Every colleague also has access to learning and development that empowers continuous learning journey for all colleagues to develop knowledge, skills, and behaviors across our four pillars of leadership: self, people, business, and client leadership (Colleague Growth Series, Manager Growth Series, Aon Client Leadership Academy).</li> <li>• Signature Programs—Are career milestone development experiences targeted to high-potential colleagues. (Aspire, Catalyst and Pinnacle).</li> <li>• myLearning Courses on Workday Learning—We provide learning that supports our colleagues' growth and development across various professional knowledge, skills and behaviors. myLearning on Workday is the tool we use to curate and deploy Aon developed training content as well as external content (TED@Work, Blinkist, educational YouTube videos, Open Sesame) to enhance colleague development (i.e., Digital Learning, Instructor Led Training, Professional and Management development).</li> <li>• Industry Conferences—Our colleagues and leaders participate in industry forums such as SIOP, RIMS, SHRM, and other like programs as well as continuing education.</li> <li>• Off-site programs—Each year we hold national and local training programs to reinforce or introduce relevant skills and tools.</li> <li>• Aon Avenue—Our internal intranet site that shares in communicating information on various topics globally across the organization. This vehicle allows colleagues to share industry updates, alerts, and approaches immediately.</li> <li>• Aon Onboard—This is a robust onboarding program for new colleagues which contains in-person and virtual sessions that orient colleagues and hiring managers to the tools, processes, protocols, and work quality requirements of Aon.</li> </ul> <p>The following list is a sampling of Aon's publications and reports that are available to clients and employees:</p> <ul style="list-style-type: none"> <li>• The One Brief: The One Brief is a weekly guide to the most important issues affecting business, the economy and people's lives in the world today. It provides clients and subscribers with the latest updates on relevant legislative and regulatory developments, as well as key industry trends. It also features an expert perspectives section, In Brief, that contains news briefs and Q&amp;As on key trends impacting today's business leaders.</li> <li>• Washington Report: This weekly email newsletter captures the key human resources-related developments in Washington from the previous week.</li> <li>• Aon Alerts: These alerts are emailed directly to subscribers when late-breaking industry and business developments occur.</li> <li>• Surveys: Aon publishes several surveys each year on key topics or emerging issues, including employer reactions to new regulatory and legislative developments.</li> <li>• Our Company Website: Our company website features many of our legislative and regulatory reports, survey results, podcasts, and other materials on hot topic issues. Our online content also features Aon Insights, which feature research and publications by Aon Thought Leaders.</li> </ul>
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40	What local agency team specialists are available to work directly with public agencies?	<p>In working with public entities for the last 30 years Aon has developed a few key elements of team management to ensure long-term success, the biggest component is developing and providing access to local or regional resources. We can do this because of our large work force geographically spread out across the US in 70 different office locations. More specifically, Aon's public sector and non-profit risk experts are performing in a preexisting proven operational model built on a foundation of regional centers of excellence. We have strategically aggregated our strongest talent by industry into regional service locations to better support all US teams and serve clients. Our regional public sector and non-profit human and intellectual assets are allocated in our Washington, DC office for the Northeast, Nashville, and Dallas for the South, Chicago for Central and Los Angeles and San Francisco for the West.</p> <ul style="list-style-type: none"> <li>• Total number of client facing colleagues in the US – ~10,000</li> <li>• Total number of client support/services colleagues in the US – ~6,000</li> <li>• Locations of our network of sales and services providers:</li> </ul> <p>Arizona (Phoenix)  Arkansas (Little Rock)  California (Irvine, Los Angeles, Sacramento, San Diego, San Francisco, Santa Clara, Walnut Creek)  Colorado (Denver)  Connecticut (Farmington, Norwalk, Southport, Stamford)  District of Columbia (Washington)  Florida (Jacksonville, Lake Mary, Miami, Tampa, West Palm Beach)  Georgia (Alpharetta, Atlanta)  Hawaii (Honolulu)  Illinois (Chicago, Lincolnshire)  Indiana (Fort Wayne, Indianapolis)  Kentucky (Louisville)  Maryland (Baltimore, Owings Mills)  Massachusetts (Boston, Burlington)  Michigan (East Grand Rapids, Southfield)  Minnesota (Bloomington)  Missouri (St. Louis, Kansas City)  Montana (Kalispell)  Nebraska (Omaha)  New Jersey (Berkeley Heights, Hammonton)  New Mexico (Albuquerque)  New York (Garden City, New York (two offices), Victor)  North Carolina (Charlotte, Raleigh, Winston-Salem)  Ohio (Cleveland, Columbus, Fairborn, Mason)  Oregon (Portland)  Pennsylvania (Fort Washington, Philadelphia, Pittsburgh, Radnor)  Rhode Island (Providence)  South Carolina (Charleston)  Tennessee (Franklin)  Texas (Austin, Dallas, Fort Worth, Houston, The Woodlands)  Utah (Salt Lake City)  Vermont (Burlington)  Washington (Bellevue, Seattle, Spokane)  Wisconsin (Milwaukee, Green Bay)</p>
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Table 4: Marketing Plan (125 Points)

Line Item	Question	Response *
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41	Describe your marketing strategy for promoting this opportunity. Upload representative samples of your marketing materials (if applicable) in the document upload section of your response.	<p>Using our experience and success with other cooperative agreements, Aon has developed the following marketing strategy to promote this master agreement.</p> <p>Press Release</p> <p>Upon notification that we have been selected for award, we will begin with an announcement to our public sector clients and prospects pending Sourcewell approval, if applicable. We will also focus on building internal awareness and aligning with local market leaders across the US to create a strong foundation for ongoing outreach. This approach will ensure we effectively engage with Sourcewell participating entities and provide them with consistent value through our thought leadership and public sector webinars.</p> <ul style="list-style-type: none"> <li>• Announce Aon's master agreement with Sourcewell to all current public sector clients, our extensive prospect list and general public.</li> <li>• Highlight the value Aon can offer to public sector entities through the cooperative purchasing contract, emphasizing our tailored insurance and consulting services.</li> <li>• Communicate the benefits of partnering with Aon, including access to expert resources, innovative solutions, and a commitment to addressing the unique needs of public sector clients.</li> </ul> <p>Internal Awareness and Training</p> <ul style="list-style-type: none"> <li>• Conduct training sessions with our US client facing colleagues to ensure all team members are comfortable with the contract and Aon's offerings.</li> <li>• On those calls we will provide to them a "ready-to-forward" client package that can automatically be sent to current clients and prospects.</li> <li>• Facilitate brainstorming discussions to identify strategies for deploying services within their networks.</li> </ul> <p>Alignment with Local Leaders</p> <ul style="list-style-type: none"> <li>• Collaborate with local leaders to identify top prospects in the public sector.</li> <li>• Develop a targeted list of potential public sector clients who would benefit from Aon's services.</li> <li>• Tailor offerings based on local insights to enhance engagement with potential buyers.</li> </ul> <p>Ongoing Outreach</p> <ul style="list-style-type: none"> <li>• Conduct ongoing outreach focused on thought leadership relevant to the public sector, sharing insights and trends.</li> <li>• Provide regular reminders about Aon's expertise and capabilities, reinforcing the value Aon brings to public sector clients.</li> <li>• Engage with Sourcewell participating entities through webinars and social media channels to maintain visibility and foster relationships.</li> </ul>
42	Describe your use of technology and digital data (e.g., social media, metadata usage) to enhance marketing effectiveness.	<p>Aon drives demand for our solutions by executing Aon United go-to-market plans, focused on the buyer. We bring the Aon brand to life with activities such as campaigns, social media, thought leadership and events. We will tailor such activities to promote our master agreement with Sourcewell.</p> <p>Our expertise is in helping organizations determine the best way to reach all their population and creating holistic experiences; designing strategies and campaigns that effectively combine high-tech and high-touch—such as text messaging, mobile web sites, social media, high-impact print, and more.</p> <p>Aon works with a variety of partners to create unique solutions or leverage their proven platforms and tools. We have experience working with clients' existing vendors to get the most from their tools—wellness vendors and tools, virtual training platforms, app developers—as well as helping identify the right new vendor or solution for something unique.</p> <p>Webinars are an effective and efficient means of communicating current risk management information and trends to our clients. Selected topics of interest and the webinars most recently presented are shown here: <a href="https://insights-north-america.aon.com/events-webinars">https://insights-north-america.aon.com/events-webinars</a></p> <p>The On Aon podcast contains candid conversations on how Aon colleagues tackle some of today's most pressing issues. Through the lens of our colleagues, we provide a look behind the scenes at Aon regarding the work we do for our clients and the impact we are having in the community.</p> <p>Our clients can subscribe to "On Aon" on Spotify, Stitcher, Apple Podcasts, and Simplecast.</p>



43	In your view, what is Sourcewell's role in promoting agreements arising out of this RFP? How will you integrate a Sourcewell-awarded agreement into your sales process?	<p>The role of Sourcewell is to keep our unique contracting page active and accessible and provide access to the directory of participating entities at award and as it is updated. Our sales force will be the primary source of communication with Participating Entities. Our Marketing Plan demonstrates our ability to deploy a sales and service force capabilities. The Sourcewell awarded agreement will be immediately integrated into current sales campaigns. In addition, we have developed a specific marketing plan below to distribute information on the Sourcewell agreement to our sales force.</p> <p>Press Release</p> <ul style="list-style-type: none"> <li>• Announce Aon's master agreement with Sourcewell to all current public sector clients, our extensive prospect list and general public</li> <li>• Highlight the value Aon can offer to public sector entities through the cooperative purchasing contract, emphasizing our tailored insurance and consulting services.</li> <li>• Communicate the benefits of partnering with Aon, including access to expert resources, innovative solutions, and a commitment to addressing the unique needs of public sector clients.</li> </ul> <p>Internal Awareness and Training</p> <ul style="list-style-type: none"> <li>• Conduct training sessions with our 7,900 US client facing colleagues to ensure all team participating entities are comfortable with the contract and Aon's offerings.</li> <li>• On those calls we will provide to them a "ready-to-forward" client package that can automatically be sent to current clients and prospects.</li> <li>• Facilitate brainstorming discussions to identify strategies for deploying services within their networks.</li> </ul> <p>Alignment with Local Leaders</p> <ul style="list-style-type: none"> <li>• Collaborate with local leaders to identify top prospects in the public sector.</li> <li>• Develop a targeted list of potential public sector clients who would benefit from Aon's services.</li> <li>• Tailor offerings based on local insights to enhance engagement with potential buyers.</li> </ul> <p>Ongoing Outreach</p> <ul style="list-style-type: none"> <li>• Conduct ongoing outreach focused on thought leadership relevant to the public sector, sharing insights and trends.</li> <li>• Provide regular reminders about Aon's expertise and capabilities, reinforcing the value Aon brings to public sector clients.</li> <li>• Engage with Sourcewell participating entities through webinars and social media channels to maintain visibility and foster relationships.</li> </ul>
44	Describe your insurance marketing philosophy and strategy for making carrier or solution recommendations?	<p>Aon's marketing and placement strategy goal for our clients is to determine the most efficient combination of limits, premiums, and retentions to yield the lowest possible cost, consistent with our client's risk management strategy and risk tolerance. The accurate and responsible matching of risk to price is the foundation on which the risk management program's financial integrity rests.</p> <p>Our approach involves an initial analytical review of risk management needs and then implementation of the results of the analysis. We deploy a wide array of tools and employ Aon's proprietary benchmarking data to provide an objective view of the optimum state for a given risk. This process includes exposure analysis, claims analysis, risk bearing capacity analysis, and catastrophe and natural hazards analysis.</p> <p>Analytical results, however, cannot be considered alone. The outcomes must be interpreted in the context of current market conditions, changes in our client's risk profile, and our client's own risk tolerance, in contrast to relying only on numerical analysis. The development of program structures, therefore, is a collaborative effort in which participating entities fully participate.</p> <p>As we consider the optimum structure for our clients, we focus on combining the results of our extensive data analysis with our clients' primary objectives. The capability and appetite for retaining risk are threshold questions, as are corporate philosophies regarding captives, admitted versus non-admitted approaches, etc. In addition, we factor in preference for centralized versus decentralized management models dictate to some extent the opportunity to evaluate global versus local program designs.</p> <p>Aon's solutions include the following approach to optimizing our brokerage strategy:</p> <ul style="list-style-type: none"> <li>• Strategic Carrier Approach—Aon identifies and designates as "strategic" those carriers that provide the best value for our clients.</li> <li>• Customized Broking Solutions—Increased coordination, communication, and structural changes make Aon's brokerage resources a seamless global team working on behalf of our clients.</li> </ul> <p>Aon's market security</p> <p>Aon's market security policy is designed to ensure we identify risk-bearing entities ("Markets") that appear well managed and financially sound and premium-collection entities ("Intermediaries") that generally meet required thresholds. While Aon does not guarantee the solvency of any underwriting organization, we believe it is important to assess publicly available information and endeavor to provide this information to help clients make informed decisions.</p> <p>Market Security Process</p> <ul style="list-style-type: none"> <li>• The Global Market Security Committee (the "Committee") establishes market security procedures and financial guidelines for all business units within Aon. The Committee is scheduled to meet monthly and uses an electronic voting process for interim actions.</li> <li>• Committee membership consists of five multi-disciplinary senior managers. The Committee receives recommendations from an Advisory Committee comprised of members from our principal business units and market security representatives. Legal counsel supports both the Global Committee and the Advisory Committee.</li> </ul>

		<ul style="list-style-type: none"> <li>• The Market Security and Analysis Department is staffed by analysts with a wealth of experience in the insurance industry. The backgrounds of the analysts include a balance of 20-year industry veterans, trainee-level analysts, and analysts with rating agency or (re) insurer experience. The team is based in the U.S., U.K., Ireland, and Poland and gains local market insights from liaison officers around the world.</li> <li>• The Global Market Security Market Guide (the "Market Guide") is an internal database that represents the results of deliberations of the Committee and generally reflects those Markets and Intermediaries that are following the Guidelines below. The Market Guide includes Markets and Intermediaries we actively trade with which may be classified on the Market Guide as "unrestricted" or "restricted" for use within an area of expertise or geographic region, for example.</li> <li>• The Committee may require a Market Security Brief (formerly known as an Advisory) for any Market or Intermediary on the Market Guide that is, for example, considered new or that has experienced significant change, as determined by the Committee. These Market Security Briefs are required at the time of placement and may also be required during the policy period depending on events.</li> <li>• Client Notifications (also known as Client Instructions) take precedence over our Guidelines whether clients impose minimum selection criteria or instruct us to use Markets or Intermediaries that do not appear on the Market Guide. A Client Notification is required at the time of placement if a Market or Intermediary is not on our Market Guide or is placed on business outside of its stated restriction.</li> </ul> <p>Market Security Guidelines</p> <ul style="list-style-type: none"> <li>• Our Guidelines for evaluating Markets are as follows, as deemed appropriate by the Committee.</li> <li>• Ratings, outlooks, and the accompanying rationales by the major rating agencies are incorporated into our review process when available. The following insurer financial strength ratings are considered equivalent for our rating criterion when prepared on an interactive basis: AM Best's A- or S&amp;P Global's A</li> <li>• Size is measured by policyholders' surplus, capital &amp; surplus or shareholders' equity depending on the market type and filing requirements. Our general criterion for size is US Dollar 100 million or local currency equivalent.</li> </ul> <p>Performance is assessed with a financial review and monitored regularly by screening key performance measures. Performance tests are selected for the screening process based on their focus on overall performance and any unique financial characteristics of their domicile and market type. Markets with four (4) or more key performance tests outside standard industry ranges are identified for further reviews.</p> <ul style="list-style-type: none"> <li>• Support arrangements, such as inter-group pooling, affiliated reinsurance relationships, parental guarantees or equivalent (e.g. Net Worth Maintenance Agreements, cut-throughs, etc.) may also be considered when determining whether Guidelines are met.</li> <li>• Peer group comparisons are incorporated as needed and are of particular importance when there are no ratings available. A Market may be restricted for local use when it fails to meet Aon's security guidelines (e.g. Market has no rating or is rated using a national-scale methodology based on relative financial strength within a given territory).</li> <li>• Our financial review methodology considers qualitative and quantitative factors including ownership, management, capital adequacy, asset quality, reserve strength and operating experience with an emphasis on trends, exceptions to general criteria and any other areas identified by the Committee. The resources used in a review may include, but are not limited to, the following: — Audited Annual Reports filed with regulatory authorities;</li> <li>– Analyses by the major insurance rating agencies such as AM Best and S&amp;P Global;</li> <li>– Management's Discussion and Analysis and meetings with management;</li> <li>– Independent loss reserve certifications and/or actuarial examinations</li> <li>– Insurance news publications; and,</li> <li>– Input from our global affiliates and correspondents.</li> </ul> <p>Potential Markets are assessed at the time of submission to the Committee. Markets already on the Market Guide are screened and reviewed regularly.</p> <p>Aon, in common with AM Best and S&amp;P Global, assesses Lloyd's of London as an overall market. We separately review Lloyd's syndicates as a service to our clients and make individual syndicate reports available, as requested.</p> <p>Intermediaries</p> <p>Aon encourages its retail brokers to approach markets directly (without an intermediary) wherever possible. However, where Aon believes it is in client's best interest, Aon may recommend the use of intermediaries, including but not limited to co-brokers, sub-brokers, managing general agents/managing general underwriters, wholesale brokers, or reinsurance brokers to assist in the procurement and servicing of Client's insurance. Any and all compensation earned by an Intermediary in connection with a client insurance program are separate to the compensation paid to Aon, with no additional charges to the client.</p> <p>Delivery of Information</p> <p>Market Security delivers factual information using a database accessible to Aon brokers worldwide. This database contains our proprietary Market Guide status and relevant market security information which may include proprietary financial profiles, recent news and ratings.</p>
45	Describe in detail the procurement process your agency would conduct on behalf of public sector clients.	<p>Aon is committed to fully complying and assisting with the unique and required procurement processes of our public sector clients and prospects.</p> <p>If we are engaged to help an entity with a procurement, we would go to great lengths to work with each procurement officer and respective legal teams to ensure all rules and requirements are followed.</p>

46	Does your organization charge a fee to insurance carriers, technology platforms, point solutions or any other company in order for those companies to receive opportunities from your organization?	No.
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**Table 5A: Value-Added Attributes (50 Points, applies to Table 5A and 5B)**

Line Item	Question	Response *
47	Describe any training programs that you offer to Sourcewell participating entities. Include details, such as whether training is standard or optional, who provides training, and any costs that apply.	<p>Aon is an active provider of training for clients. We deliver training for all management and employees on critical safety elements, specialized programs, and regulatory issues to assist in achieving our clients financial and operational goals and reducing total cost of risk. We deliver customized on-site training, multi-lingual capabilities, and cost-effective webinars for clients in a few different ways, including, but not limited to:</p> <p>Conferences and Symposia</p> <p>Aon actively participates in various conferences and symposia, including Aon's industry-leading annual Property Symposium, the industry's largest combination of clients, insurers, and brokers to gather to meet, strategize, and navigate the property insurance marketplace. Additionally, a Casualty Roundtable was added to broaden Aon's offering to the market. The Casualty Roundtable gathered a group of U.S.-based Casualty clients, along with underwriters and industry leaders, for one-to-one meetings, overviews of Data &amp; Analytics tools, and discussions on leading risk topics.</p> <p>Aon Pooling Symposium: For more than 30 years, Aon has hosted a Biennial Pooling Symposium that provides meaningful educational sessions, presented by industry leaders and experts, to help pool leaders make better decisions. Sessions will be focused around the State of the Insurance Market for Property and Casualty, Risk and Health topics, Innovative Solutions for Cyber, AI, Crisis Management, and more.</p> <p>Aon Insights Series brings together the world's thought leaders, industry subject matter experts, and senior business professionals to discuss the issues impacting organizations. Our U.K. sessions on April 25, 2024, are the perfect environment for decision-makers to come together to gain the clarity and confidence to make better decisions.</p> <p>Aon also actively supports AGRIP, PRIMA, STRIMA and RIMS and the training programs they host.</p> <p>Publications</p> <p>The following list is a sampling of Aon's publications and reports that are available to clients:</p> <ul style="list-style-type: none"> <li>• The One Brief: The One Brief is a weekly guide to the most important issues affecting business, the economy and people's lives in the world today. It provides clients and subscribers with the latest updates on relevant legislative and regulatory developments, as well as key industry trends. It also features an expert perspectives section, In Brief, that contains news briefs and Q&amp;As on key trends impacting today's business leaders.</li> <li>• Washington Report: This weekly email newsletter captures the key human resources-related developments in Washington from the previous week.</li> <li>• Aon Alerts: These alerts are emailed directly to subscribers when late-breaking industry and business developments occur.</li> <li>• Surveys: Aon publishes several surveys each year on key topics or emerging issues, including employer reactions to new regulatory and legislative developments.</li> <li>• Our Company Website: Our company website features many of our legislative and regulatory reports, survey results, podcasts, and other materials on hot topic issues. Our online content also features Aon Insights, which feature research and publications by Aon Thought Leaders</li> </ul> <p>Webcasts, Podcasts, and Events</p> <p>We host annual national teleconferences, in person conferences, local breakfast seminars, and roundtables. We use these forums to share information with our clients and provide an opportunity to leverage our knowledge and experience. Events are held throughout the country at different times of the year. The Legal Consulting Group hosts The Bar on Healthcare, a monthly podcast focusing on developments in federal and state health and welfare law and their impact on employer group health plans.</p> <p>Online Training</p> <p>Aon's strategic partnership with SafetySkills, allows us to offer online learning for our clients. Over 500 courses are available in over 270 topics, and many of the courses are available in multiple languages.</p> <p>Through our partnership, this comprehensive library of training courses and easy to use learning management system is available at a significantly reduced fee structure that clients would not otherwise be able to negotiate as a stand alone engagement.</p> <p>Customized Training</p> <p>Casualty Risk Control practice can develop client specific training programs for upload to the eLearning platform for clients who need to incorporate organization specific training in specific hazards and controls, work practices, customized incident details, or other requisite knowledge.</p> <p>All of our training is optional and, if there are costs, they will be included in the agreed scope of work.</p>

48	Describe any technological advances that your proposed Solutions offer.	<p>At Aon, we provide specialist advice and analytics to help clients understand and quantify their specific risks, make better risk mitigation, retention and transfer decisions, and ensure business continuity all supported by data &amp; analytics using the technological advances that we believe will support our clients' best interests.</p> <p>Some of the more recent technological advances we are exploring are around artificial intelligence and prescriptive analytics for automated decision-making, which could be drivers for the creation of over \$100 billion of new insurance premiums. Our team of risk consultants and advisors are working to incorporate prescriptive analytics or application of machine learning artificial intelligence and data influx to provide actionable insights, with the authority to make automatic decisions.</p> <p>Please see supplemental document "Aon Technical Response Details" for our full detailed answer.</p>	*
49	Describe any "green" initiatives that relate to your company or to your Solutions, and include a list of the certifying agency for each.	<p>Aon remains committed to achieving net-zero greenhouse gas emissions by 2030, and our targets were approved and validated by the Science Based Targets initiative (SBTi) in line with a 1.5-degree pathway. We report our progress through our annual report to the CDP Climate Change Questionnaire.</p> <p>Please see supplemental document "Aon Technical Response Details" for our full detailed answer.</p>	*
50	What unique attributes does your company, your products, or your services offer to Sourcewell participating entities? What makes your proposed solutions unique in your industry as it applies to Sourcewell participating entities?	<p>The following is a list of our unique industry attributes we offer to Sourcewell participating entities as well as information on how they apply to Sourcewell participating entities.</p> <p>Dedicated Public Sector National Practice Group: We work with more than 30 state governments, thousands of local municipalities (including hundreds of counties and cities), and nonprofits. Our clients include the Federal government, states, counties, cities, government risk pools, airport authorities and commissions; higher education, including community colleges and private, state university systems; Indian government gaming/tribe/band/nation; not-for-profit, religious, and political organizations; group purchase; public transit; public convention centers/venues; school systems and other education; and special district agencies; and water, sewer, or other public utilities.</p> <ul style="list-style-type: none"> <li>Application for Sourcewell Participating Entities: our unique approach to public sector through a dedicated National Practice delivers incredible depth and breadth of public sector experience. Our sole focus is exclusively on public sector needs, risk consulting and brokerage which means Sourcewell participating entities have a partner who understands them and their risks.</li> </ul> <p>Number one reinsurance broker, globally providing reinsurance intermediary services and analytic support to U.S. personal lines property insurance companies. Through our partnerships with 7 of the top 10 largest writers Aon places more US personal lines property reinsurance limit than any broker in the world. Aon is a top reinsurance intermediary in every marketplace in the world.</p> <ul style="list-style-type: none"> <li>Application for Sourcewell Participating Entities: Ensures Sourcewell participating entities have access to not only US but global reinsurance markets and solutions to bring more markets and drive competition to their programs.</li> </ul> <p>World's largest pure placement broker, managing nearly \$200 billion of premium placed per annum, Aon has access to virtually all insurance markets—domestic and overseas. We have effective working relationships with well over 150 major insurers and with hundreds of regional and niche carriers.</p> <ul style="list-style-type: none"> <li>Application for Sourcewell Participating Entities: Ensures Sourcewell participating entities have access to not only US but global insurance markets and solutions to bring more markets and drive competition to their programs.</li> </ul> <p>Over 65% of US homeowner insurance market and over 50% of US commercial market are modeled by Aon analytics team annually.</p> <ul style="list-style-type: none"> <li>Application for Sourcewell Participating Entities: Ensures Sourcewell participating entities have a partner who can provide quantitative and qualitative information and data to help inform decision making based on current risks and perils are driving pricing and markets.</li> </ul> <p>Seamless Integration Approach Across all of Aon Resources: At Aon, we deliver more value to our client's by working together across all our business units. Through our expertise, tools, and resources across the entire Aon organization, combined with data and analytics, we create new, unique insights and service offerings to address specific goals.</p> <ul style="list-style-type: none"> <li>Application for Sourcewell Participating Entities: Ensures Sourcewell participating entities have a partner who can serve them seamlessly across solutions and services.</li> </ul> <p>Only Broker with Proprietary Catastrophe Modeling, Impact Forecasting: we specialize in advanced modeling and risk assessment, using natural hazard loss analysis using the most widely accepted program in the industry. 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.</p> <ul style="list-style-type: none"> <li>Application for Sourcewell Participating Entities: Ensures Sourcewell participating entities have access to advanced modeling and risk assessment tools through our proprietary catastrophe model, Impact Forecasting. In addition, Aon has more than 25 years of experience in the development and application of catastrophe models which ensures we are best positioned to understand the continued sophistication as new scientific and insurance data becomes available and computing power increases.</li> <li>Aon's Model Evaluation team consists of over ten full time engineers, meteorologists, and industry experts that are dedicated to evaluating new models as they are released into the market.</li> <li>Application for Sourcewell Participating Entities: Ensures Sourcewell participating entities</li> </ul>	*



		<p>have access to experts who can evaluate multiple catastrophe models. This team has developed a rigorous evaluation process that independently reviews hazard and vulnerability changes to quantify the impact on loss of each component separately. The evaluation is completed using a variety of industry and notional portfolios to assess change impacts at a portfolio level across the EP curve, as well as regional and local change impacts that are critical to ratemaking. The Model Evaluation team leverages external data and research along with their own scientific and engineering judgement to measure the reasonableness of the model changes. Additionally, the Model Evaluation team seeks to identify potential sources of uncertainty and model miss relative to historical cat event losses that should be considered in the ratemaking process and other business decisions. Model evaluation work is also integrated with Aon's ASOP 38 compliance work.</p> <ul style="list-style-type: none"> <li>• Only broker with Proprietary Industry Exposure Database (IED) The Aon Industry Exposure Database provides property, demographic, and business intelligence data assets through detailed building structure data to support catastrophe risk analytics, predictive analytics portfolio growth and optimization analytics, as well as access to more detailed data asse.</li> <li>• Application for Sourcewell Participating Entities: Ensures Sourcewell participating entities access to our proprietary information to help identify physical and business intelligence data gaps to drive more insight into programs, risks and mitigation.</li> <li>• Aon Client Treaty: This solution draws on best practices from portfolio broking and underwriting and applies those techniques to our wholesale and retail insurance channels. The Aon Client Treaty can write virtually every industry segment, product range, and geography underwritten in the London market.</li> <li>• Application for Sourcewell Participating Entities: Ensures Sourcewell participating entities have access to capacity available exclusively to Aon clients, the Aon Client Treaty provides access to up to 28.5% of pre-secured Lloyd's of London coinsurance capacity on any order placed through Aon's Global Broking Centre (GBC) in London.</li> </ul>
51	Describe how you stay current with ethics and public sector procurement requirements.	<p><b>Ethics</b></p> <p>Aon has adopted the Aon Code of Business Conduct (the "Code") which sets forth the minimum standard of conduct required of all employees, officers and directors. The Code, as well as other corporate policies, forms the foundation of a comprehensive corporate compliance program.</p> <p>The Code and our policies cover many topics, including antitrust and competition law, conflicts of interest, insider trading, anti-bribery, privacy, financial reporting, OFAC compliance, protection of confidential information, and compliance with all laws and regulations applicable to the conduct of our business.</p> <p>Effective July 12, 2024, Aon adopted an amended Code (the "Amended Code"), which supersedes and replaces the previous Code. The Amended Code was adopted in order to reflect current best practices and to make other conforming and clarifying changes.</p> <p>To ensure the Code is effectively communicated, all employees, officers and directors are required to certify they have received, read and understand the Code. In addition, all employees and officers are required to complete compliance and ethics training.</p> <p>For more information on Aon's Code of Business Conduct please visit: <a href="#">Code of Business Conduct   Aon</a></p> <p><b>Procurement Requirements</b></p> <p>Aon has a dedicated Regulatory Law and Legal Operations team as well as a dedicated Government Affairs Team that all support our National Public Sector Practice Group and local account teams staying up to date on procurement rules and regulations as well as relevant legislation.</p> <p>In addition, Aon has a dedicated team of consultants from our Health Solutions Legal Consulting Group that perform Compliance Check-Ups for our clients to help determine compliance with laws such as ERISA (e.g., reporting and disclosure), the Internal Revenue Code (e.g., high deductible health plans and cafeteria plan requirements), COBRA, the Affordable Care Act (ACA), the Mental Health Parity and Addiction Equity Act, ACA and Consolidated Appropriations Act, 2021 "Transparency," and HIPAA. This process also serves as training for the client's HR benefits team and can be "right sized" to address select topics as necessary. Our clients will receive a summary results report for client and its legal counsel, which will assist with next steps at the end of the process.</p>
52	Do you provide employee communication services for your clients' employees? If so, provide a general description of your capabilities. Also include a sample of employee communication materials that you have distributed to other clients.	<p>Yes. Aon's in-house communications team has over 30 years' experience communicating benefit offerings, enrollment events and increasing employee's financial wellbeing and awareness. Our best practice is to align an internal communications consultant to our client's project to bring insights, strategic thinking, and an experience-centered approach to help solve our client's employee communication and business challenges. We have deep expertise in helping clients with multiple generations, demographics, and learning styles create communication and engagement strategies that effectively drive the behaviors that lead to improved outcomes for their business and their people. Our widely recognized team has decades of experience working with organizations of all sizes, and in a variety of industries, to help clients get the most out of their investment in their complete employee benefit offerings.</p> <p>Please see supplemental document "Aon Technical Response Details" for our full detailed answer.</p>

53	What resources do you provide to help your clients remain compliant?	<p>Aon has a wide range of compliance services to help guide our clients. Aon has a dedicated Regulatory Law and Legal Operations team as well as a dedicated Government Affairs Team that all support our National Public Sector Practice Group staying up to date on procurement rules and regulations as well as relevant legislation.</p> <p>Thus, Aon has a wide range of compliance resources, tools, and services to proactively guide Sourcewell participating entities/clients regarding these requirements, including:</p> <ul style="list-style-type: none"> <li>• Webcasts, Podcasts, and Events. We also host annual national teleconferences, in person conferences, local breakfast seminars, and roundtables. We use these forums to share information with our clients and provide an opportunity to leverage our knowledge and experience. Events are held throughout the country at different times of the year. The Legal Consulting Group hosts The Bar on Healthcare, a monthly podcast focusing on developments in federal and state health and welfare law and their impact on employer group health plans.</li> <li>• Proactive Consulting. In addition to routine updates, we will call or email our clients with any items that require immediate attention, or which may be of particular interest. This process will be ongoing and proactive throughout our relationship with our clients.</li> <li>• Compliance Calendar. Every January, Aon publishes a compliance calendar that identifies the significant compensation and benefits due dates for the upcoming year.</li> <li>• Federal Compliance Check-up. Aon has a dedicated team of consultants from our Health Solutions Legal Consulting Group that perform Compliance Check-Ups for our clients to help determine compliance with laws such as ERISA (e.g., reporting and disclosure), the Internal Revenue Code (e.g., high deductible health plans and cafeteria plan requirements), COBRA, the Affordable Care Act (ACA), the Mental Health Parity and Addiction Equity Act, ACA and Consolidated Appropriations Act, 2021 "Transparency," and HIPAA. This process also serves as training for the client's HR benefits team and can be "right sized" to address select topics as necessary. Our clients will receive a summary results report for client and its legal counsel, which will assist with next steps at the end of the process.</li> <li>• Other Services. The Legal Consulting Group offers: <ul style="list-style-type: none"> <li>○ Contract review of business associate agreements, fully insured health care contracts, self-insured ASO agreements, and PBM agreements.</li> <li>○ Custom health and welfare wrap plan document and wrap SPD drafting (for additional fees);</li> <li>○ HIPAA Privacy assessments, policies and procedures drafting, and HIPAA training.</li> </ul> </li> <li>• Retirement Plan Legal and Compliance Consulting: Mid- to large-sized public entities with complex retirement plan designs can rely on legal consulting and compliance service providers to deliver offerings including compliant solutions, existing control evaluation, fiduciary and governance education, advice and guidance on retirement plan tax, ERISA, policies, legal and other plan design matters. Our attorneys seamlessly partner with actuarial, investment, defined contribution, and administration practices to provide one-stop legal consulting services.</li> <li>• Aon's Retirement Legal Consulting and Compliance team can help organizations develop compliant solutions to IRS and Department of Labor (DOL) issues and keep up with current topics, like cyber security and redeploying stranded assets. Our legal consultants advise our clients about tax and ERISA issues involving all types of defined benefit and defined contribution plans, including cash balance and 401(k) plans; nonqualified plans and related funding; post-retirement health funding (e.g., VEBAs; and 401(h) accounts) as well as executive compensation programs.</li> </ul>
54	What types of materials can you provide to communicate pertinent information to client's employees?	<p>Aon's Communication Solutions are designed to engage all employees while elevating their benefits knowledge. Through our exclusive three-tiered approach—Inspire, Inform, Engage—Aon strives to alleviate the complexities and stress of benefits communication through multiple methodologies and platforms.</p> <p>Our engaging communications help our clients present a concise overview of the benefits, helping employees make informed decisions when enrolling in their benefits. Aon designs and executes high-quality communication campaigns for each client. These campaigns not only promote the enrollment event, they also build enthusiasm and begin the educational process by explaining benefit plans in a concise, reader-friendly format. For mid-sized clients, we provide our Design Series communication prototypes. These standard-yet-customizable templates present a fast and economical solution, giving clients with a limited budget and defined objectives the advantage of our experience and expertise.</p> <p>A themed campaign consisting of frequent communications via multiple methods has tremendous power to increase employee knowledge, participation, and satisfaction. Our clients Aon consultant will guide our clients through a communication development process that takes eight weeks, depending on the scope. All documents are delivered as high-resolution "print-ready" PDFs (unless otherwise noted in the ultimate agreement). In addition, if our clients need printing, fulfillment, and/or translation services, we can help with that, too (for additional fees and up to one to three additional weeks in the schedule).</p> <p>Please see supplemental document "Aon Technical Response Details" for our full detailed answer.</p>



55	Do you have any internet-based employee communication tools?	<p>Yes. Below are the electronic communications most commonly used by our clients:</p> <ul style="list-style-type: none"> <li>• Educational Web Portals: An employer branded site for benefits education, including, benefit summaries for online viewing or on-demand printing, decision support tools and more. The benefits portal is mobile, responsive, and can be accessed from a desktop, laptop, smartphone, tablet, or any other smart device.</li> <li>• Email Blasts: Eye-catching emails sent to employees to explain benefits, promote open enrollment, prompt action needed, etc.</li> <li>• Videos: An on-demand library of online videos explaining a variety of common employee benefit educational topics.</li> <li>• Sneak Peek Video: Communicating key enrollment messaging to employees (what's new, where to enroll, OE dates, etc.).</li> <li>• Social Media: Develop social posts for our clients to provide benefit education and promote open enrollment.</li> <li>• Interactive Benefit Guides: Electronic overview of the client's entire benefit package, time-off policies, and other benefits.</li> <li>• On-Demand Benefits Webinars: A client-specific, pre-recorded webinar hosted by an Aon Benefit Professor that delivers benefit education in a concise format that allows employees to navigate to different sections/topics within the webinar based on their needs and interests. Employees can view the webinar at their convenience from work or home and can include their significant other, who may also have a vested interest in their benefit options.</li> <li>• Virtual Live Group Meetings: An Aon Benefit Professor leads an informative, client-specific benefits education session using web conference technology. The Aon Benefits Professor provides employees an overview and education of their benefit options, along with a live question and answer session at the end.</li> <li>• Virtual Education and Enrollment Experience: This experience provides employees the option to enroll in their benefits with the support of a Benefits Counselor—virtually. Employees schedule a meeting via an online scheduling tool with an Aon Benefits Counselor. Through a video call, our Benefits Counselor co-shares screens as they explain the benefit options, facilitate decision support, and answer any employee questions.</li> </ul> <p>The following list is a sampling of Aon's publications and reports that are available to clients:</p> <ul style="list-style-type: none"> <li>• The One Brief: The One Brief is a weekly guide to the most important issues affecting business, the economy and people's lives in the world today. It provides clients and subscribers with the latest updates on relevant legislative and regulatory developments, as well as key industry trends. It also features an expert perspectives section, In Brief, that contains news briefs and Q&amp;As on key trends impacting today's business leaders.</li> <li>• Washington Report: This weekly email newsletter captures the key human resources-related developments in Washington from the previous week.</li> <li>• Aon Alerts: These alerts are emailed directly to subscribers when late-breaking industry and business developments occur.</li> <li>• Surveys: Aon publishes several surveys each year on key topics or emerging issues, including employer reactions to new regulatory and legislative developments.</li> <li>• Our Company Website: Our company website features many of our legislative and regulatory reports, survey results, podcasts, and other materials on hot topic issues. Our online content also features Aon Insights, which feature research and publications by Aon Thought Leaders.</li> </ul>
56	What safety training assistance does your firm provide?	<p>Aon is an active provider of training for clients. We can deliver training for all management and employees on critical safety elements, specialized programs, and regulatory issues to assist in achieving our clients financial and operational goals and reducing total cost of risk. We deliver customized on-site training, multi-lingual capabilities, and cost-effective webinars for wider geographic locations. Regardless of the training forum, we believe training should:</p> <ul style="list-style-type: none"> <li>• Align risk management issues with the company's business mission</li> <li>• Focus not only on past results (static reporting) but on resultant plans (dynamic actions)</li> <li>• Be interactive and participative to ensure operational level buy-in</li> <li>• Start and end with high-impact financial statements related to accountability</li> </ul> <p>Online Training</p> <p>Aon's strategic partnership with SafetySkills, allows us to offer online learning for our clients. Over 500 courses are available in over 270 topics, and many of the courses are available in multiple languages.</p> <p>Through our partnership, this comprehensive library of training courses and easy-to-use learning management system is available at a significantly reduced fee structure that clients would not otherwise be able to negotiate as a stand-alone engagement.</p> <p>Additionally, our Casualty Risk Control practice can develop client-specific training programs for upload to the eLearning platform for clients who need to incorporate organization-specific training in specific hazards and controls, work practices, customized incident details, or other requisite knowledge for our clients' employees and management.</p>

57	How does your firm ensure compliance with regulatory requirements?	<p>Aon's primary role in relation to managing local financial authority and legislative requirements is to highlight the material requirements that may have an impact on the design of a client's risk finance program. From an insurance perspective, these requirements typically include regulations that govern:</p> <ul style="list-style-type: none"> <li>• Types of coverage that must be maintained (i.e., compulsory insurance)</li> <li>• How and where coverage may be procured (i.e., admitted vs. non-admitted)</li> <li>• Financial compliance (i.e., what taxes and/or fees may be due based on premium and/or coverage placed)</li> <li>• Reinsurance regulations (i.e., what amounts may be ceded out of a country from a local policy and to where)</li> </ul> <p>For Sourcewell participating entities, Aon would assist in identifying compliance considerations in these areas, options for addressing such requirements, and cost and execution points relative to each to empower Sourcewell participating entities to make informed decisions regarding the best program structure to meet its individual objectives for compliance.</p> <p>Aon believes the proper time to identify and develop strategies to address these issues is as at the onset of our engagement, as part of the renewal strategy session for each corporate program, and as part of the stewardship process. Our objectives for the repetitive review are to:</p> <ul style="list-style-type: none"> <li>• Identify, understand, and communicate client objectives with regard to risk finance purchases and compliance as our teams engage.</li> <li>• Ensure that changes in regulations and/or market offerings that may impact risk finance program design and/or placement strategies are factored into each renewal.</li> <li>• Review and, as necessary, adjust placement activities relative to any insurance placement to align with public sector compliance objectives, changes in regulatory requirements, and overall risk finance strategies any time through the engagement.</li> </ul>
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**Table 5B: Value-Added Attributes**

Line Item	Question	Certification	Offered	Comment	
58	Select any Women or Minority Business Entity (WMBE), Small Business Entity (SBE), or veteran owned business certifications that your company or hub partners have obtained. Upload documentation and a listing of dealerships, HUB partners or re-sellers if available. Select all that apply.		<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable.	*
59		Minority Business Enterprise (MBE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable.	*
60		Women Business Enterprise (WBE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable.	*
61		Disabled-Owned Business Enterprise (DOBE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable.	*
62		Veteran-Owned Business Enterprise (VBE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable.	*
63		Service-Disabled Veteran-Owned Business (SDVOB)	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable.	*
64		Small Business Enterprise (SBE)	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable.	*
65		Small Disadvantaged Business (SDB)	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable.	*
66		Women-Owned Small Business (WOSB)	<input type="radio"/> Yes <input checked="" type="radio"/> No	Not applicable.	*

**Table 6A: Pricing (400 Points, applies to Table 6A and 6B)**

Provide detailed pricing information in the questions that follow below.

Line Item	Question	Response *	
67	Describe your payment terms and accepted payment methods.	<p>Payment Terms Typically, fees are due and payable within thirty (30) days of the invoice date.</p> <p>Accepted Payment Methods All payments may be made via electronic payment or mailed.</p>	*
68	Describe any standard transaction documents that you propose to use in connection with an awarded agreement (order forms, terms and conditions, service level agreements, etc.). Upload all template agreements or transaction documents which may be proposed to Participating Entities.	Aon typically includes one or more of the following standard transaction documents: client engagement letter, supplemental fee agreement, disclosure(s) and Broker of Record. See standard transaction document samples provided.	*
69	Describe your billing process.	<p>Client invoices and other documents generated in the insurance placement process are delivered electronically and accessible at any time in the Client's digital document library. Invoice and account statements are available directly from Aon's policy management system, enabling an easy search and view summary of open invoices, payment history, and requests for a premium finance quote at any time. Invoices can be managed by download, export to Excel, and generation of an invoice summary report. The process of invoice notification is made straight forward when we process our client's invoice. Each client will receive an email with the invoice and a link to login to the system to view full account status. Multiple invoices are batched together in one email for their convenience.</p> <p>Aon can also send invoices electronically and are also able to submit invoices via various third-party electronic systems such as Coupa and Ariba if required. Our billing systems are designed to be flexible in that we are able to provide our clients with supplemental detail in the manner that best fits their needs. We frequently work with our clients to develop client-specific reports that provides as much information that makes the best sense for them.</p> <p>Aon Client Dashboard Aon Client Dashboard (ACD) is a proprietary tool created to provide our clients with a central point of access for our clients insurance documents and the most up-to-date insurance information from our clients U.S. Commercial Risk account team. ACD has four core functions:</p> <ul style="list-style-type: none"> <li>• Certificates provides our clients access to manage our clients certificates of insurance and certificate holder lists without having to contact our clients Aon account team</li> <li>• Auto ID Cards enables our clients to request and track auto ID cards online</li> <li>• Documents gives our clients access to our clients online document library of policies and endorsements</li> <li>• Invoices allows our clients to view our clients current statement and payment history, as well as make payments</li> </ul> <p>ACD enables clients to generate standard certificates of insurance, view previously issued certificates for the current and the most recent prior policy year, request new certificates, track certificates regarding the status of completion for certificates requested through ACD, and produce certificate holder lists. ACD is integrated with Aon's agency management applications and serves as the focal point for our clients to access and manage policy-related documents and perform various administrative tasks from their desktop at any time.</p> <p>For consulting (non-insurance projects), Aon also uses Workday to support our client-facing colleagues to record time, prepare expense reports, create projects, establish contracts, record revenue, invoice clients and collect payments.</p>	*

70	Describe your pricing model (e.g., line-item discounts or product-category discounts). Provide detailed pricing data (including standard or list pricing and the Sourcewell discounted price) on all of the items that you want Sourcewell to consider as part of your RFP response. If applicable, provide a SKU for each item in your proposal. Upload your pricing materials (if applicable) in the document upload section of your response.	<p>Aon has developed fee, commission and hybrid (combination of both fee and commission) pricing models for this Master Agreement to provide the following services:</p> <ul style="list-style-type: none"> <li>• Insurance Policy Placement along with solicitations.</li> <li>• Comprehensive Risk Analysis.</li> <li>• Claims Prevention and Mitigation</li> <li>• Incident Response and Recovery.</li> <li>• Worker's Compensation Safety Programs.</li> <li>• Regulatory Compliance and Governance.</li> <li>• Technology and Data Analytics Integration; and</li> <li>• Strategic Risk Advisory Services.</li> </ul> <p>Each participating entity's order will be evaluated individually to determine a full scope of resources required, duration of engagement, geography, and expected value to be realized in order to determine the fee and/or commission and any additional discounts.</p> <p>Compensation for Services</p> <p>Fee:</p> <p>Fee is fixed and is paid to Aon by a participating entity /client for services performed.</p> <p>Aon is proposing a list of labor categories for the services proposed under this Master Agreement. We have applied a 30% discount to our standard 2025 hourly rates that will be utilized under the Master Agreement. Please see separate pricing document for details.</p> <p>Commission:</p> <p>Commission is compensation paid by an insurer. The commission is calculated as a percentage of the client premium and differs by insurer, type of insurance coverage provided, the specific services provided.</p> <p>Aon will apply a 30% discount from our standard commission rates on each line of coverage provided. See separate pricing document for details.</p> <p>Please see supplemental document "Aon Pricing Response Details" for our full detailed answer.</p>	*
71	Quantify the pricing discount represented by the pricing proposal in this response. For example, if the pricing in your response represents a percentage discount from MSRP or list, state the percentage or percentage range.	<p>Compensation for Services</p> <p>Fee:</p> <p>Fee is fixed and is paid to Aon by a participating entity /client for services performed.</p> <p>Aon is proposing the following list of labor categories for the services proposed under this MSA. We have applied a 30% discount to our standard 2025 hourly rates that will be utilized under the Master Agreement</p> <p>Commission:</p> <p>Commission is compensation paid by an insurer. The commission is calculated as a percentage of the client premium and differs by insurer, type of insurance coverage provided, the specific services provided.</p> <p>Aon will apply a 30% discount from our standard commission rates on each line of coverage provided.</p>	*
72	Describe any quantity or volume discounts or rebate programs that you offer.	Aon will evaluate and price each order opportunity separately. Additional pricing discounts may be considered due to order's period of performance, geographical location, and complexity among other things. See additional information described in our pricing document attached separately.	*
73	Propose a method of facilitating "sourced" products or related services, which may be referred to as "open market" items or "non-contracted items". For example, you may supply such items "at cost" or "at cost plus a percentage," or you may supply a quote for each such request.	For open market items or non-contracted items, Aon may supply a quote for each such request or supply such items at cost in accordance with the participating entities' procurement guidelines. This may be subject to the individual order requirements.	*
74	Identify any element of the total cost of acquisition that is NOT included in the pricing submitted with your response. This includes all additional charges associated with a purchase that are not directly identified as freight or shipping charges. For example, list costs for items like pre-delivery inspection, installation, set up, mandatory training, or initial inspection. Identify any parties that impose such costs and their relationship to the Proposer.	Not applicable.	*

75	Specifically describe any self-audit process or program that you plan to employ to verify compliance with your proposed agreement with Sourcewell. This process includes ensuring that Sourcewell participating entities obtain the proper pricing.	In addition to our accounting and compliance teams that support contract set-up, billing, and revenue reporting, the Aon National Public Sector group will track all orders and invoicing including proper pricing to support the auditing process. Orders will be checked for compliance with the Sourcewell master agreement terms and conditions. We will utilize our financial systems (i.e. WorkDay), to generate quarterly reports. Quarterly reports will be provided to Sourcewell along with any required supporting documentation, for quarterly sales reporting and proper administrative fee remittance. Aon will also provide a list of participating entities that have issued Aon orders under the master agreement.	*
76	If you are awarded an agreement, provide a few examples of internal metrics that will be tracked to measure whether you are having success with the agreement.	<p>If awarded an agreement, below are a few examples of internal metrics that our National Public Sector Group will employ to measure success:</p> <ul style="list-style-type: none"> <li>• % of total client-facing colleagues with public sector clients and prospects who have integrated Sourcewell master agreement into relevant sales discussions within three months</li> <li>• % of total client-facing colleagues with public sector clients and prospects who have integrated the Sourcewell master agreement into relevant sales discussions within six months</li> <li>• % of total client-facing colleagues with public sector clients and prospects who have integrated the Sourcewell master agreement into relevant sales discussions within 12 months</li> <li>• Net new revenue <ul style="list-style-type: none"> <li>○ 12 months – Goal \$1M</li> <li>○ 24 month – Goal \$7.5M</li> <li>○ 48 months – Goal \$10M</li> </ul> </li> </ul>	*
77	Does your organization agree to disclose all fees, commissions, and other forms of revenue generated by serving public sector clients?	Yes.	
78	Does your firm assist public agencies with state specific discount programs?	Aon's public sector team is dedicated to supporting our clients and will do so as long as the programs are in compliance with the scope, terms and conditions of this agreement, and all required legal requirements.	
79	Provide an example of fee or commission disclosure documents provided to your clients.	We have included samples of our fee and commission disclosure documents in our supplemental materials.	
80	Provide a proposed Administration Fee payable to Sourcewell. THE PROPOSED ADMINISTRATION FEE SHALL NOT BE CONSIDERED COMMISSIONS AND SHOULD NOT BE PAID TO SOURCEWELL AS COMMISSIONS. Proposers awarded a master agreement are expected to pay to Sourcewell an administrative fee in exchange for Sourcewell facilitating the resulting master agreements. Sourcewell does not solicit insurance products and services on behalf of awarded suppliers. The solicitation, placement, and servicing of insurance remains the role of awarded suppliers and their distribution channels. Therefore, the proposed administration fee shall not be considered commissions and should not be paid to Sourcewell as commissions. The administrative fee is normally calculated as a percentage of the total sales to Participating Entities for all products or services made during a calendar quarter and is typically one percent (1%) to two percent (2%). Sourcewell is open to multiple structures that may include flat fee per transaction or percentage of total sales volume and this is purposed in the questionnaire portal of your RFP response.	Aon proposes a flat fee of 1.5% on a revenue generated utilizing the Master Agreement and evidenced by invoice(s) submitted by Aon to each participating entity.	*

Table 6B: Pricing Offered

Line Item	The Pricing Offered in this Proposal is: *	Comments	
81	The pricing offered is as good as or better than pricing typically offered through existing cooperative contracts, state contracts, or agencies.	<p>The basis for the pricing offered is our unique view and knowledge of public entities budget considerations that are always at the forefront of all decisions. We have established discounted ceiling pricing that we know is competitive and transparent and that will enable us to partner with Sourcewell participating entities across all of the solutions we have proposed.</p> <p>Please see the pricing document for details.</p>	*

Table 7A: Depth and Breadth of Offered Solutions (125 Points, applies to Table 7A and 7B)

Line Item	Question	Response *	
82	Provide a detailed description of all the Solutions offered offered in the proposal.	Due to a character limit in the submission portal. Please see supplemental document "Aon Technical Response Details" for our full detailed answer.	*



83	<p>Within this RFP category there may be subcategories of solutions. List subcategory titles that best describe your products and services.</p>	<ul style="list-style-type: none"> <li>Actuarial Analytics</li> <li>Actuarial Consulting</li> <li>Actuarial Services</li> <li>Appraisals</li> <li>Brokerage</li> <li>Business Continuity Management</li> <li>Business interruption</li> <li>Business Interruption Valuation</li> <li>Captive Feasibility Studies</li> <li>Captive Integration</li> <li>Captive Management</li> <li>Casualty Claims Consulting</li> <li>Casualty Insurance Solutions including general liability, workers' compensation, automobile and excess liability</li> <li>Casualty Risk Control Consulting</li> <li>Casualty Risk Management</li> <li>Catastrophe Bonds</li> <li>Catastrophe modeling</li> <li>Claims Prep, Advocacy &amp; Valuations</li> <li>Classification and Compensation Studies</li> <li>Climate Modeling</li> <li>Climate Risk Advisory</li> <li>Coverage Negotiation and Placement</li> <li>Cyber Brokerage</li> <li>Cyber Risk Consulting</li> <li>Cyber Risk Management</li> <li>Flood consulting services</li> <li>Health and benefit administration</li> <li>Human Capital Consulting</li> <li>Insurance administration services</li> <li>Insurance brokers</li> <li>Insurance consulting services</li> <li>Investment consulting</li> <li>Liability Insurance</li> <li>Natural catastrophic exposures and modeling</li> <li>Ongoing Account Service</li> <li>OPEB Risk Consulting</li> <li>Outsourced risk management</li> <li>Parametric insurance</li> <li>Program Execution</li> <li>Property insurance</li> <li>Property Risk Control</li> <li>Property Risk Management</li> <li>Reinsurance Treaties</li> <li>Retirement Consulting/Risk Advisory</li> <li>Reputation Risk Consulting</li> <li>Risk analysis</li> <li>Risk control</li> <li>Risk Financing</li> <li>Risk Identification and Evaluation</li> <li>Risk management</li> <li>Risk management consulting</li> <li>Risk management services</li> <li>Safety and Loss Control Services</li> <li>Strategy and Planning</li> <li>Terrorism and crisis management</li> <li>Underwriting</li> <li>Wealth Risk Consulting</li> <li>Workers' compensation consulting</li> <li>Workers' compensation insurance</li> </ul>
84	<p>Describe in detail the full complement of risk management services your organization offers to the public sector. Including but not limited to property/casualty, employee benefit, population health management, or community risk management exposures.</p>	<p>At Aon, we provide specialist advice and analytics to help clients understand and quantify their specific risks, make better risk mitigation, retention and transfer decisions, and ensure business continuity through post-loss consulting.</p> <p>Our 1,500-person team is focused on improving total cost of risk, managing volatility and protecting against budget volatility. We develop comprehensive and bespoke risk management and financing programs while utilizing our proprietary data and solutions and draws on specialists across the full breadth of our firm, from climate and supply chain to reinsurance brokers, to develop genuinely innovative solutions that meet our clients' specific needs.</p> <p>Please see supplemental document "Aon Technical Response Details" for our full detailed answer.</p>

85	What customer service standards can public agencies expect from your organization?	<p>Public agencies can expect the best service standards in the industry and supported through regular, open, and honest dialogue with clients has proven to be the most effective method of ensuring client satisfaction and resolving problems swiftly and effectively. Aon's unique differentiator is our singular focus on the needs of our clients.</p> <p>Our customer service is such a large component of our work that we have developed an internal process that we call our Client Methodology framework. This framework ensures that we have the internal controls to meet or exceed our clients' expectations in terms of quality, timeliness, and results. We track the timeliness and thoroughness of this collaborative process and reward our clients' service teams for effective utilization of the Client Methodology. The framework and commitment that drives the execution of all our activities, from design and negotiation of programs to helping develop new risk management tools and techniques. In all areas, our activities can be easily monitored and developed to maintain the changing demands of our client's operations.</p> <p>Client Methodology begins the moment we initiate our relationship with an organization. As such, the initial application of this approach to customer service ensures a comprehensive and seamless transition as a new client or from a prior broker to Aon.</p> <p>The Client Methodology is supplemented by the Aon Client Service Standards. These standards are composed of specific requirements addressing all critical broking, consulting, and service activities. Driving both quality and efficiency, these standards guide essential activities that:</p> <ul style="list-style-type: none"> <li>• Ensure consistent service across all client service locations</li> <li>• Accomplish efficient client service execution within the regulatory and legal environment</li> <li>• Support the Client Methodology</li> </ul> <p>The foundation of our quality assurance approach is strong project management, documented processes, highly qualified consultants, proven tools and methodologies, and a customer orientation. These guiding principles provide our clients with a team that knows how to work well together with well defined roles, responsibilities, and accountabilities.</p> <ul style="list-style-type: none"> <li>• Quality Planning: We provide our clients with a clear project structure that has defined levels of accountability and responsibility for each team member, augmented by management tools that will support the project management life cycle.</li> <li>• Ongoing Project Management: The project manager will perform periodic updates and evaluation of the status of the project, the staff assigned to the project, and the effort required for each remaining task. In addition to confirming that the project is being performed in a timely and accurate manner, these updates and evaluations will provide an important channel for communicating any anticipated problems, methods for resolving them, and, if necessary, modifications to the project so that high quality outcomes will be delivered according to the project schedule and deadlines.</li> <li>• Work Product Reviews: Throughout our engagement, we will conduct rigorous quality reviews of all deliverables by engaging project team resources as well as peer reviews to identify areas for improvement. The senior strategist will work closely with the project team to review deliverables, understand our clients unique requirements, and challenge the Aon project team to create the best possible alternatives and recommendations for our clients.</li> </ul> <p>Aon Client Service Center</p> <p>Aon's Client Service Center (ACS) was designed to provide daily services to our client community economically and efficiently. ACS commands a full array of transactional administrative support resources that public and nonprofit risk management clients require, channeled through a single point of contact. This synergistic approach to service translates to value for our client base.</p> <p>The ACS functions as a central hub for coordinating the administrative activity associated with our client's insurance program. All it takes is one call to reach a dedicated single point of contact — a client specialist — and the request is streamlined into our integrated service platform. Each client specialist orchestrates this platform to ensure that requests are consistently handled with a sense of urgency and accuracy.</p> <p>The ACS is staffed from 7 a.m. to 7 p.m. Central time, and our global center continues to operate after 7 p.m. to provide continuous, 24-hour service capabilities, ensuring late-in-the-day requests become our early morning delivery.</p>
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86	What reports do you provide your Public Entities and with what frequency?	<p>Aon produces a wide variety of reports for our clients based on each client's specific service delivery needs. The following reports are examples of the types of reports that may be provided.</p> <ul style="list-style-type: none"> <li>• New client onboarding booklet</li> <li>• Schedule of insurance coverages</li> <li>• Policy summaries</li> <li>• Insurance program charts</li> <li>• Cost of risk and premium allocation</li> <li>• Monthly open items list</li> <li>• Claims reporting guide</li> <li>• Claims status reports</li> <li>• Premium summaries</li> <li>• Quarterly carrier ratings</li> <li>• Renewal strategy report</li> <li>• Benchmarking report</li> <li>• Marketing materials</li> <li>• Cat report</li> <li>• Marketing overviews</li> </ul> <p>Aon's Experience Monitoring Reporting (EMR) package, which is customized to our clients' specifications, is delivered and reviewed quarterly. The EMR provides feedback on how our clients plan performance is emerging relative to budget expectations and industry trend benchmarks. EMR is included within our core pricing and not a buy-up.</p> <p>The report is divided into the sections referenced below:</p> <ul style="list-style-type: none"> <li>• Executive Summary — An overview of the full array of data findings and analysis</li> <li>• Rate Adequacy Analysis — A 24-month running total of paid claims by plan, incurred claims, premiums, and loss ratios and a year-end projection</li> <li>• Plan Performance Analysis — A comparison of the financial performance of our clients plans</li> <li>• Rate Action Analysis — A rate projection for the upcoming year compared against the final rate action implemented</li> <li>• Incurred But Not Reported (IBNR) Analysis — A detailed analysis of the true claim lag triangle reports provided by the claims administrators</li> <li>• Experience Detail — By plan and member status</li> </ul> <p>Reporting is available 15 – 30 days after the end of the month, depending on timeliness of vendor reporting. Our clients account team is available to meet with our clients vendors to discuss program results and to develop remediation plans.</p> <p>In addition, we have provided a comprehensive list outlining examples of the type of reports that may be provided. Additional custom reports can be available in the benefits administration platform as needed.</p> <ul style="list-style-type: none"> <li>• New client onboarding booklet</li> <li>• Annual client methodology report</li> <li>• Schedule of insurance coverages</li> <li>• Policy summaries</li> <li>• Insurance program charts</li> <li>• Cost of risk and premium allocation</li> <li>• Monthly open items list</li> <li>• Claims reporting guide</li> <li>• Claims status reports</li> <li>• Premium summaries</li> <li>• Quarterly carrier ratings</li> <li>• Renewal strategy report</li> <li>• Benchmarking report</li> </ul>
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87	What inspection or other consulting services to you offer internally or by a 3rd party?	<p>Successive years of multiple, large-scale catastrophic events, including hurricanes, tornadoes, floods, wildfires, and earthquakes — along with inflation, supply issues and more rigorous underwriting requirements — have made it essential for all commercial entities to maintain accurate and up-to-date property valuations.</p> <p>Aon offers a full suite of asset valuation services to meet the varied needs of risk managers with properties throughout the U.S. and around the world, while satisfying the elevated requirements of property insurance markets. Led by a team with extensive industry knowledge and multiple decades of experience, our strategic approaches enable clients to maintain current valuations on a systematic basis and keep costs under control, regardless of the size of their portfolios or the complexity of their business.</p> <p>We recognize that the ability to provide precise property value information to underwriters is critical — not only for insured entities that later sustain damages, but also to facilitate informed and efficient purchases of property insurance and to establish priorities for loss control and mitigation measures.</p> <p>Whether our client's organization has a large and geographically diverse portfolio of properties or specific locations concentrated in high-risk zones, Aon's Asset Valuation team can assist by quantifying and updating our clients values using widely accepted industry standards.</p> <p>Aon's Property Claims Preparation, Advocacy and Valuations team provides a unique and cost-effective methodology for valuing assets for insurance purposes. Building and standard equipment replacement costs are analyzed by a construction estimator or engineer using industry-accepted valuation software. The resulting valuation is then reviewed, modified and updated by our team in conjunction with our client's specific asset components, building plans, specifications, capacities, photos or other inputs. Aon's Asset Valuation services can be customized to meet our clients' unique requirements and implemented on our clients timetable. From comprehensive appraisals with complete details about buildings, improvements, mechanicals, equipment, EDP, IT and personal property to streamlined reports, formatted spreadsheets and a new service for U.S. and Canadian properties that delivers results in as little as 48 hours, we offer a full range of services to meet any budget and risk management requirement. Typical requests include portfolio insight analysis, desktop valuations, site visit valuations or a combination of approaches that can be deployed rapidly or structured over a carefully planned timeline.</p> <p>A special offering unique to Aon is a proprietary system developed with Marshall &amp; Swift that evaluates the replacement cost values of an entire portfolio of buildings. With a current schedule of values and eight additional points of information for each building, an appraiser can enter the entire portfolio into the system. The result is a "ballpark" value for each building, representative of the replacement cost for a similar building within the same region. Although not intended for updating values, the Portfolio Insight study is simply a guidance and analytics tool that allows our clients to look at values and determine if they are directionally in line. Clients can then identify where they may wish to focus their efforts in refining their values.</p> <p><b>Desktop Valuations</b></p> <p>Building desktop valuations are typically completed without a site visit by the appraiser. Accordingly, values are determined entirely from information provided by the client and are not applicable for contents. The accuracy of the values for any given location depends entirely on the accuracy and completeness of the provided information. With basic construction and location information, a reasonable replacement value can be determined for a similar building in the same region. These types of valuations are an economical alternative to those requiring site visits.</p> <p><b>Site Visit Valuations</b></p> <p>The most accurate and extensive valuations are obtained when a professional appraiser visits the site to collect the necessary property information in person:</p> <p><b>Quantification of Real Property (Buildings and Site Improvements):</b> Involves detailed descriptions of all buildings, including occupancy, measurements (square footage), ISO classifications, interior and exterior finishes, COPE data (primary and secondary characteristics), pictures, drone images and more.</p> <p><b>Quantification of Personal Property (Contents):</b> Detailed description of all machinery and equipment by equipment classification, process line, and/or department based on dollar cut-off limit or summary formats which provide the same accuracy of values, but with a lesser amount of asset detail and lower-level breakdown of values.</p> <p>Given the current commercial insurance market, economic conditions, and business operational realities, we recommend updating insurance values annually to accommodate asset changes and increases or decreases in replacement values, with a full valuation undertaken at least every five years. Aon's Asset Valuations team offers our clients annual updating and trending of insurable values during the interim periods and the ability to update and maintain a statement of values.</p>
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88	What educational programs or services do you offer specifically for Public Sector?	<p>Aon has unique insight into market conditions, premium rates, and best practices in program design, across all industries, all regions, and all geographies around the world.</p> <p>As part of our core service model, Aon will provide clients with access to various publications throughout the year. Additionally, clients receive invitations to topical webinars.</p> <p>Webinars - Aon hosts a variety of webinars throughout the year on topics aligned to the services we provide and the needs of our clients. Our clients can find some of our recent webinars here: <a href="https://insights-north-america.aon.com/events-webinars">https://insights-north-america.aon.com/events-webinars</a></p> <p>Conferences and Symposia - Aon actively participates in various conferences and symposia, including Aon's industry-leading annual Property Symposium, the industry's largest combination of clients, insurers, and brokers to gather to meet, strategize, and navigate the property insurance marketplace.</p> <p>Additionally, a Casualty Roundtable was added to broaden Aon's offering to the market. The Casualty Roundtable gathered a group of U.S.-based Casualty clients, along with underwriters and industry leaders, for one-to-one meetings, overviews of Data &amp; Analytics tools, and discussions on leading risk topics.</p> <p>Additional symposia that Aon participates in include:</p> <p>Aon Insights Series brings together the world's thought leaders, industry subject matter experts, and senior business professionals to discuss the issues impacting organizations.</p> <p>Aon Pooling Symposium: For more than 30 years, Aon has hosted a Biennial Pooling Symposium that provides meaningful educational sessions, presented by industry leaders and experts, to help pool leaders make better decisions. Sessions will be focused around the State of the Insurance Market for Property and Casualty, Risk and Health topics, Innovative Solutions for Cyber, AI, Crisis Management, and more.</p> <p>Aon also actively supports AGRiP, PRIMA, STRIMA and RIMS</p> <p>Publications - Our client facing Aon Global Market Insights report features content from our thought-leaders powered by our industry leading data and analytics. Developed to capture the impact of current and shifting market dynamics, the report examines global trends — including insights on global claims, health and industry trends, and geography trends broken down by region — to provide a nuanced understanding of the various challenges risk professionals are experiencing.</p> <p>In addition, each quarter Aon publishes insurance market overviews by major line of coverage (property, casualty, financial services). Our overviews are written by brokerage experts from each of our product disciplines, who outline the current state of the market and highlight the trends and expectations for pricing, capacity, and coverages. They share not only what is happening but explain why it is happening. Our experts 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. Furthermore, the overviews provide a snapshot of the industry's financial results as reported by AM Best.</p>
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89	How do you stay current with Public Entities needs?	<p>In addition to highlight organized and routine internal call with public sector account leaders to share relevant market information and emerging trends, Aon conducts an annual global risk management survey, inclusive of public sector. Aon's 2023 Global Risk Management Survey is designed to offer organizations the insights necessary to compete in an increasingly complex business environment. Conducted biannually, the 2023 edition gathered responses from 2,842 risk decision makers in small, medium, and large companies across 16 industries, 61 countries/territories, and 11 languages. Organizations included are 69% privately owned, 20% public, and the rest primarily government or not-for-profit entities. The findings from the survey underscore that companies are grappling with new risks and highlights the differences of opinion on how to best prioritize and respond to them. The 2023 survey captured the following top risks:</p> <ol style="list-style-type: none"> <li>1. Cyber Attacks/Data Breach</li> <li>2. Business Interruption</li> <li>3. Economic Slowdown/Slow Recovery</li> <li>4. Failure to Attract or Retain Top Talent</li> <li>5. Regulatory/Legislative Changes</li> <li>6. Supply Chain or Distribution Failure</li> <li>7. Commodity Price Risk/Scarcity of Materials</li> <li>8. Damage to Reputation/Brand</li> <li>9. Failure to Innovate/Meet Customer Needs</li> <li>10. Increasing Competition</li> </ol> <p>We believe that the growing availability of segment and industry sector specific risk insights, derived from the increased use of data and analytics, are key for risk advisors, brokers, and insurance executives to meet and anticipate current and future customer needs and to develop innovative solutions that help manage volatility, reduce risk, and realize opportunity.</p> <p>Each year, we offer respondents the chance to assess their future risk landscape and project the top risks that their organization will face in three years' time. In the next three years, the risk of cyber attacks/data breach is expected to remain at the top of the list, followed by economic slowdown/slow recovery, and commodity price risk/scarcity of materials.</p> <p>The Top 10 future risks according to the survey participants are shown below:</p> <ol style="list-style-type: none"> <li>1. Cyber Attacks/Data Breach</li> <li>2. Economic Slowdown/Slow Recovery</li> <li>3. Commodity Price Risk/Scarcity of Materials</li> <li>4. Failure to Attract or Retain Top Talent</li> <li>5. Regulatory/Legislative Changes</li> <li>6. Business Interruption</li> <li>7. Increasing Competition</li> <li>8. Workforce Shortage</li> <li>9. Failure to Innovate/Meet Customer Needs</li> </ol>
90	What is your process to identify and correct any challenges Public Entities have with your agency or staff?	<p>The Aon Client Methodology creates a clearly defined alignment of interests between our client's team and our clients Aon service team. However, if an issue arises, we have established an escalation process that is designed to respond quickly when called upon.</p> <p>Depending on the nature of the issue(s) and the resolution, a number of steps can be taken to minimize future occurrences. These steps include:</p> <ul style="list-style-type: none"> <li>• Reporting Notification of problem, issue, or concern made to account executive, immediate triage on area of coverage in dispute or question</li> <li>• Actions - Modification of client service plans to reflect and prevent the issue(s) in the future, Modification of renewal strategy plans, if needed. Potentially greater involvement and oversight by more senior Aon personnel. Potential change or reassignment of account team member(s)</li> <li>• Escalation If problem/issue is not immediately resolved, escalation is triggered to the following supporting executives: <ul style="list-style-type: none"> <li>— Account executive practice leader and/or resident managing director of the office</li> <li>— Regional managing director</li> </ul> </li> <li>• Final Dispute Resolution - If problem/issue remains unresolved to our client's standards, further elevation for final dispute resolution will go the executive leader on each account team.</li> </ul>



91	Describe the various claims management services, protocols that your organization would make available for public agencies.	<p>Aon has formed the largest, most diverse, and talented team of property claims professionals in the world. The practice comprises more than 50 professionals, including forensic accountants, engineers, former adjusters, investigators, and attorneys. The team covers a broad range of property claims and related risks, including property and business interruption, claim preparation, emergency response, asset and business interruption exposure evaluations, crime investigation, cyber vulnerability assessments, and claims advocacy.</p> <p>Collectively, the group has successfully recovered more than \$20 billion in insured claims, including those arising from natural catastrophes, fire and explosion, collapse, machinery breakdown, contamination, cyber-attack, fidelity/fraud, supply chain, and other insured perils.</p> <p>While many insurance brokers have claims staff that simply reports a client's claim, Aon's team provides a more robust process. Our property claims advocates assist in the pre loss design and post loss implementation of strategies that reduce the financial impact of events.</p> <p>Please see supplemental document "Aon Technical Response Details" for our full detailed answer.</p>
92	Describe any technology made available to public sector clients.	<p>Aon's analytic and technological advances deliver innovative new tools and distinctive service to unlock insights and provide clients with better options. The technological advances listed below are designed to give clients swift access to analytics and thereby increase control over their insurance program structure.</p> <p>This broker-led technology enables organizations to make data-driven decisions to enhance the value of their insurance. This is just the start of the transformative capabilities Aon will be delivering to serve clients in making better decisions. Recent examples of technological advances that we make available to public sector clients:</p> <ul style="list-style-type: none"> <li>• <b>Property Risk Analyzer</b> — This digital application provides exposure visualization, models potential losses, and simulates insurance program options and total cost of risk, enabling clients to make better data-driven decisions to optimize the value of their property insurance program.</li> <li>• <b>Casualty Risk Analyzer</b> — This platform can develop a projected Total Cost of Risk budget (TCOR), inclusive of both premiums and losses, as well as an understanding of Catastrophic Risk potential, facilitating a more informed risk mitigation strategy. Additionally, the tool aids in strategically designing the optimal insurance structure, ensuring that coverage aligns with specific needs and objectives.</li> <li>• <b>D&amp;O Risk Analyzer</b> — This digital application enables our brokers to better inform and advise their clients with the clarity that comes from decision-making analytics related to severity-oriented losses. D&amp;O Risk Analyzer simulates probabilistic exposures and loss scenarios so brokers can test insurance options and clients can make the data-driven decisions that adequately protect their directors, officers, and organizations from executive risks.</li> <li>• <b>Risk Financing Analytics (RFA)</b> — RFA is a key part of our approach to driving the most value out of risk transfer programs. It discloses the reasoning behind risk management capital decisions, and helps organizations make more informed, data-driven decisions around managing total cost of risk.</li> <li>• <b>Cyber Risk Analyzer (CRA)</b> — CRA is a powerful digital platform that simulates loss scenarios and articulates total cost of risk (TCOR), enabling clients to make data-driven decisions to optimize their cyber-insurance programs relative to their unhedged loss potential. Cyber Risk Analyzer incorporates perspective gained from Aon's Cyber Quotient Evaluation (CyQu) platform to help brokers assess a client's level of cyber risk and articulate the impact of security controls on potential cyber-loss scenarios.</li> <li>• <b>Cyber Quotient Evaluation (CyQu)</b> — A proprietary eSubmission platform that helps clients identify, measure, and manage their cyber risk exposure. It includes, among others, multiple insurance application question sets to support Cyber, Errors &amp; Omissions, and Miscellaneous Professional Liability insurance placements while helping clients identify gaps in performance, prioritize spend, and measure year-over-year changes in cyber maturity.</li> <li>• <b>Aon Risk Maturity Index</b> — This proprietary program is designed to assess an organization's risk management practices and provide immediate feedback in a risk maturity rating and comments for improvement. Aon has partnered with the Wharton School of the University of Pennsylvania to develop the index and conduct joint research on the relationships between risk management practices and actual corporate performance.</li> <li>• <b>ImpactOnDemand</b> — This proprietary tool allows Aon clients to visualize and quantify their exposures to catastrophe risk in real time, in addition to performing sophisticated, detailed data analysis - to drive insightful business decisions when clients need them the most.</li> <li>• <b>Catastrophe Modeling (CAT) Modeling</b> — Aon's specializes in advanced modeling and risk assessment. 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, Aon's risk consultants assist in improving the location model input data, which will be provided to the insurers for their own analysis.</li> <li>• <b>Health Risk Analyzer</b> — Aon's Health Risk Analyzer uses predictive insights to enable strategies that can help our clients plan for and protect against elevated risks</li> </ul>

		<p>within our client's benefits program. Aon's Health Risk Analyzer uses machine learning to analyze the historical claims and demographic data for each member on our client's health plan to predict their future risk segment and cost outcomes. Individual risk predictions are rolled up at the plan level to give our clients a holistic view of our client's future claims risk. Our team of experts use our client's unique risk profile and appetite for uncertainty to optimize risk strategies at both the plan and member level to help our clients plan for and protect against elevated risks within our client's benefits program. Health Risk Analyzer provides a holistic view of our client's future claims risk, enabling a more scientific approach to health plan budgeting that captures the true volatility of emerging risks.</p> <ul style="list-style-type: none"> <li>• Financial Modeling with ReMetrica – ReMetrica is used to build dynamic financial analysis models to analyze probability distributions of catastrophic loss, both gross and net of reinsurance. Aon's analytics team uses ReMetrica to design, analyze, and price reinsurance structures. Standard outputs include a summary of the stochastic results. This framework can be combined with any current financial statement plan to develop financial statements on both a gross and net basis. Both stochastic and deterministic approaches can be utilized.</li> <li>• Impact Forecasting – Aon is uniquely positioned in the broking space through its wholly owned subsidiary, Impact Forecasting (IF), that provides catastrophe models to over 60 global (re)insurers. As Aon owns the rights to the Impact Forecasting intellectual property, our clients can use the IF models to augment and support their analytics needs.</li> <li>• Integrating Climate Change into Risk Modeling – There is an emerging, but fragmented, landscape of data and tools available to support the integration of climate change data into risk modeling. Aon has partnered with Columbia University, a preeminent research university for weather and climate science, to create a climate change solution for its Impact Forecasting tropical cyclone catastrophe model suite. This enhancement will enable insurers to quantify climate risk in their portfolios and make adjustments that will inform better decisions on pricing, investments, and exposure management both today and over the long term. Integrating climate change into risk modeling is not without significant challenges.</li> <li>• Radford – Serving hundreds of technology/communications industry clients in our Health Solutions Consulting practice. Aon understands the technology industry and the unique challenges and opportunities it presents for human capital strategies. To enhance our direct experience, the Radford U.S. Benefits Survey offers the most current plan design and competitive cost data in eight major benefits categories for nearly 350 participating companies. Radford, an Aon company, is the industry leader in providing advice and benchmarking to technology and life sciences companies. Our work with technology clients has led to the development of tools and services focused on their unique set of circumstances.</li> <li>• Casualty Analyzer: This technology is a significant leap forward in how we think and talk about risk. It elevates our focus beyond just expected loss, allowing us to better communicate the fundamental value that insurance provides—the mitigation of catastrophic risk. By offering this unique and powerful insight, we put our clients in control, enabling our clients to make more informed decisions regarding our clients risk management strategies.</li> </ul>
93	Describe your account services department.	<p>Aon operates using a best-in-front model that incentivizes our teams to use the best resources for the management of client risks from throughout our network of more than 500 offices worldwide, serving clients in 120+ countries. Our firm uses a single profit-center approach based on the location of the account executive and engages resources using a shadow-credit model; similar to billing approaches used by management consulting firms. We do not allocate account revenue between offices and are not encumbered by internal compensation battles that inhibit service delivery to our clients. We will construct a team of colleagues with the most applicable expertise for each client from throughout our organization, with a focus on local in-person options, ultimately enabling account teams to deliver industry-leading, seamless service to Sourcewell participating entities.</p>

94	What is your process for ensuring customer satisfaction?	<p>Our Client Methodology is a tried-and-tested approach as to how we work with our clients: Discover, Develop, Deliver, and Review. Through this methodology — and by tapping into the breadth and depth of expertise and experience at Aon — our clients are better advised and able to make better decisions.</p> <p>Our Client Methodology is not just about words. We partner with our clients through a simple process to track our progress together:</p> <ul style="list-style-type: none"> <li>• Discover: We will collaborate with our clients — to gain a deep understanding of our clients business — so our clients have confidence that when we advise our clients, we are doing so in the best interest of both our clients day-to-day operations and long-term strategic goals</li> <li>• Develop: We will connect our global and sector expertise — to derive insights from data and analytics, to identify opportunities, and predict outcomes — so that our advice and solutions ensure our clients can make decisions with clarity and confidence</li> <li>• Deliver: We will follow through on our plan — taking pride in partnering with our clients and executing with the excellence required — to contribute to the decisions and outcomes that will fundamentally drive the success of our clients business</li> <li>• Review: We will seek our clients feedback — ensuring we respond to and action it — on how effectively we support our clients business so that we consistently deliver on our Aon Proposition</li> </ul> <p>We believe that regular, open, and honest dialogue with clients is the foundation to the success of the client experience we provide. As part of our Review stage, we'll seek our clients feedback through our annual Client Experience Survey and Stewardship:</p> <ul style="list-style-type: none"> <li>• Our Client Experience Survey involves gathering our clients thoughts and giving our clients an opportunity to measure us and assess our clients satisfaction with the experience we're creating for our clients.</li> <li>• Stewardship involves jointly reviewing the past year's activities, performance, and accomplishments; revisiting our clients strategies and objectives; and determining the following year's priorities and opportunities.</li> </ul> <p>These steps, combined with our request for open, honest dialogue throughout our entire relationship, help us ensure that we stay connected and aligned with our clients and that we take action on our clients feedback whenever there is an opportunity to improve.</p> <p>What do we do with our clients survey voice? Actually, many things:</p> <p>Client-Specific Action: We share our clients input with our clients Aon Service Team (unless our clients have asked it to be kept confidential). Our clients service team and local Aon Leadership use our clients assessment in search of ways to improve our performance. How can we continue to deliver the results our clients have liked and valued? How can we make improvement in line with our clients suggestions? Do our clients have unfulfilled needs?</p> <p>Professional Development Action: We gain insights about the performance of our professional team. Across the clients they serve, how can we take their strengths and scale that to greater heights? How can we explore opportunities to enhance their skill set to better serve our clients and their greater client base?</p> <p>Client Service Delivery Action: Yes, our product is our people. But our organization follows a finely crafted service delivery model which includes operational best practices and professional standards. We look at our performance across many of our key delivery model activities, and we seek ways to improve our organizational performance.</p> <p>Aggregate Client Action: Further to client-specific focus, we also take our clients voice and aggregate that in many ways; all in search of performance improvement. For example, do we see trends in the evolving needs of our clients? Do we see a trend in the performance of one of our risk specializations? Do we see trends in a specific industry segment we serve? How can we at Aon enhance our performance?</p> <p>Survey Results</p> <p>We're dedicated to providing outstanding client service. To this end, we receive and act on client feedback to continue delivering the highest-quality services, building long-term business partnerships, and achieving measurable results for our clients. Annually, we send an internet-based satisfaction survey to client contacts around the world. We believe our exceptionally high ratings, specified below, confirm Aon's commitment to serving clients with quality, value, and results.</p> <p>2023 Survey Results — Commercial Risk Solutions</p> <p>In our 2023 U.S. Client Experience Survey, results showed our U.S. Commercial Risk Solutions clients rated us with an average of 9.17 (on a 10-point scale) regarding "likelihood to recommend."</p> <p>2023 Survey Results — Health Solutions</p> <p>In our 2023 U.S. Client Experience Survey, results showed our U.S. Health Solutions clients rated us with an average of 9.04 (on a 10-point scale) regarding "likelihood to recommend."</p>
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95	What kind of training (industry, internal, computer, other) does your staff receive?	<p>Aon's onboarding program, Aon Onboard, is a comprehensive global onboarding program. Our global approach is to ensure that all new hires at Aon have a consistent experience. It is designed to connect them to our culture, get them excited about the purpose and strategy of our firm, and equip new hires with the tools and resources they need to thrive in their new role – organizational structure, business priorities, values, policies, technology and, more.</p> <p>Much of the program is self-service with hiring managers and buddies playing a pivotal role in their experience. Other formal role-specific onboarding training and activities is offered depending on the business unit, region, country and local offices. Aon's learning and development aligns to our Aon Story and strategy. Through our various learning and development opportunities, our colleagues are empowered to continuously learn, lead, and grow to provide our clients with access to the best intellectual capital in the industry.</p> <p>Aon's learning opportunities contribute to the development of our colleagues by empowering them to develop knowledge, skills, and behaviors across our four pillars of leadership: self-leadership, people leadership, business leadership, and client leadership. Aon's learning opportunities ensure our colleagues are provided with industry and market knowledge, necessary tools and resources, relevant data and insights, sponsorship and investment, and social learning opportunities to build their cross-solution line capabilities. Our learning opportunities combine experiential learning, feedback, and education.</p> <p>Aon's global learning programs and resources help colleagues serve our clients as well as grow their careers. These programs occur in-person, virtually and digitally, across the world.</p> <p>Aon's global learning and development curriculum supports the global Aon United strategy as well as our operating model, our values, and the colleague experience and client experience—how we help clients make better decisions. Our curriculum connects learning programs and opportunities to major career milestones and role-specific development. Through the curriculum, colleagues can access various types of learning (in-person classroom, virtual classroom, digital learning, social learning, etc.) linked to different career stages:</p> <p><b>Certifications and Continuing Education</b></p> <p>Aon also supports certifications and the continuing education of colleagues who have an interest and a need to pursue such certifications. Colleagues can enroll in various learning courses through Aon's internal learning portal, which contains coursework that supports colleagues' ongoing education (recertification renewal) requirements. Aon also supports colleagues' continuing education credits via enrollment in external global programs, such as the Project Management Institute (PMI), the Human Resource Certification Institute (HRCI), and national standards groups like the National Association of State Boards of Accountancy (NASBA). In addition, Aon supports colleague growth and development by encouraging them to enroll in relevant certifications for their role (e.g., SHRM-CP, SHRM-SCP, PHR, SPHR, PMI, etc.).</p> <p><b>Mandated Training</b></p> <p>Training and certifications described above can be mandatory or optional, depending on the colleague, the role, and the training or certification. However, there are certain courses that are required of all colleagues. As part of Aon's Global Compliance Program, colleagues are periodically required to complete compliance certifications (e.g., annual code of business conduct certification), annual conflicts disclosure questionnaires, and designated training programs (e.g., data privacy, conflicts of interest, unconscious bias) or satisfy other compliance-related requirements.</p> <p>Advance notice is sent to colleagues and managers before issuance of compliance requirements. Communication reminders are sent to colleagues and managers during the completion period as well as after the deadline, if needed. The corporate compliance department monitors completion progress and engages human resources and management in follow-up with colleagues until the goal is reached. Compliance training results are reported on a quarterly basis and are issued to executive management and Aon's Compliance Sub-Committee of the Board of Directors.</p> <p>Upon entering a job, temporary and contract resources are trained on the corporate policies, tools, and job-specific accountabilities in a similar manner and environment as regular colleagues.</p>
96	How can you assist in facilitating employee meetings?	<p>Aon has extensive expertise in facilitating employee meetings. As a result, we have a cadre of experienced consultants who can assist our clients in an array of ways. In fact, our clients give us high marks on our ability to deliver meetings professionally and convey benefits details in a conversational way.</p> <p>Please see supplemental document "Aon Technical Response Details" for our full detailed answer.</p>

97	How do you assist in facilitating employee meetings regarding solutions in your proposal?	<p>Internally for our own employees: Using our experience with other cooperative agreements, we have developed the following marketing strategy to promote this opportunity to help facilitate employee meetings regarding the solutions in our proposal. Upon notification that we have been selected we will begin the following marketing strategy:</p> <p>Press Release</p> <p>Upon notification that we have been selected for award, we will begin with an announcement to our public sector clients and prospects pending Sourcewell approval, if applicable. We will also focus on building internal awareness and aligning with local market leaders across the US to create a strong foundation for ongoing outreach. This approach will ensure we effectively engage with Sourcewell participating entities and provide them with consistent value through our thought leadership and public sector webinars.</p> <ul style="list-style-type: none"> <li>• Announce Aon's master agreement with Sourcewell to all current public sector clients, our extensive prospect list and general public.</li> <li>• Highlight the value Aon can offer to public sector entities through the cooperative purchasing contract, emphasizing our tailored insurance and consulting services.</li> <li>• Communicate the benefits of partnering with Aon, including access to expert resources, innovative solutions, and a commitment to addressing the unique needs of public sector clients.</li> </ul> <p>Internal Awareness and Training</p> <ul style="list-style-type: none"> <li>• Conduct training sessions with our US client facing colleagues to ensure all team members are comfortable with the contract and Aon's offerings.</li> <li>• On those calls we will provide to them a "ready-to-forward" client package that can automatically be sent to current clients and prospects.</li> <li>• Facilitate brainstorming discussions to identify strategies for deploying services within their networks.</li> </ul> <p>Alignment with Local Leaders</p> <ul style="list-style-type: none"> <li>• Collaborate with local leaders to identify top prospects in the public sector.</li> <li>• Develop a targeted list of potential public sector clients who would benefit from Aon's services.</li> <li>• Tailor offerings based on local insights to enhance engagement with potential buyers.</li> </ul>
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98	What resources do you use to analyze and file medical and pharmacy claims?	<p>Aon helps our clients prioritize interventions for targeted health risks and conditions by developing goals and objectives aligned with the greatest opportunities for health improvement. To identify these opportunities, we collect and review medical and pharmacy claims, health risk data, and feedback from employees and business leaders using Aon's proprietary tools and processes as described below.</p> <p>In order to help our clients' prioritize interventions, we begin by analyzing available claims and health risk data. Core to our wellbeing consulting process is the concept of behaviors impacting medical claims cost. According to the World Economic Forum, eight modifiable risks and behaviors contribute to the development of the 15 most frequent chronic conditions:</p> <ul style="list-style-type: none"> <li>• Back Pain</li> <li>• Congestive Heart Failure</li> <li>• Asthma</li> <li>• Obesity</li> <li>• Kidney Disease</li> <li>• Hypertension</li> <li>• Cancer</li> <li>• Coronary Artery Disease</li> <li>• Diabetes</li> <li>• Lung Disease (COPD)</li> <li>• High Cholesterol</li> <li>• Allergies</li> <li>• Depression</li> <li>• Sinusitis</li> <li>• Arthritis</li> </ul> <p>These chronic conditions and comorbidities account for 80 percent of the medical costs and lost productivity that an employer faces. Therefore, targeting the most frequent modifiable risks and behaviors that increase the incidence and severity of these conditions offers the greatest opportunity to impact medical trend and lost productivity. Analyses performed by Aon demonstrate that by focusing on three major risk factors, employers can result in savings up to \$700 per employee per year in healthcare costs and</p> <p>Tools and Processes</p> <p>Whether aggregate reports or individual raw data, Aon will meet the client where they are based upon the data that is available for analysis. Aon helps our clients prioritize interventions for identified risks and conditions by developing goals and objectives aligned with the greatest opportunities for health improvement identified from medical claim data, employee interests and needs, and the business results that matter most to our clients leadership. We can identify opportunities using Aon's proprietary tools and processes, including:</p> <ul style="list-style-type: none"> <li>• Integrated Analytics Intelligence (IAI)</li> <li>• Program Inventory/Assessment</li> <li>• Organizational Assessment</li> <li>• Employee Listening</li> <li>• Key Stakeholder Interviews</li> </ul> <p>In addition to prioritizing interventions based on risks and conditions, Aon takes a broad approach to evaluate the success of our clients wellbeing program, which we call Value on Investment (VOI). The final design of our clients wellbeing strategy and roadmap will dictate the measurement focus areas of the program impact. Aon will help our clients choose a manageable number of measures that are understandable, easy to communicate, based on reliable data using current sources, and have solid evidence supporting them.</p>
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99	Will your organization complete a provider analysis of physicians, clinics and hospitals that treat our plan participants?	<p>Yes. For each medical vendor, we will perform a study of current physicians and hospitals being used by our client's population, their existence in each vendor's provider networks, and the disruption that would be caused by changing provider networks. We will then translate this information into a comparison of the financial impact to our clients.</p> <p>The goal of this analysis is to answer the question: "Will our employees and their dependents be able to maintain their current relationships with doctors at in-network benefit levels?"</p> <p>Aon pioneered the Network Discount Analysis capability methodology. We have more history and experience than anyone else in the industry with this nationally recognized product. Every six months, Aon receives over \$650 billion in claims detail from nearly 14 different health plans by ZIP code. This provides detailed information on the discounts they have negotiated for every medical procedure, including over 300 CPT codes (split out by professional charges and outpatient charges) and all DRG codes for the 25 major diagnostic categories (MDCs) for IP facility admissions.</p> <p>By leveraging the actual claims and negotiated discounts, we are better able to use this data to help Sourcewell participating entities choose a health plan that best meets its employees' unique needs. The model calculates a net discount based on each vendor's hospital and physician contracted rates for in- and out-of-network providers and our client's specific claim utilization in each market. This claims data analysis will encompass utilization information by provider type (physician and hospital), procedure type for physicians (CPT-based), and geographic location (three-digit ZIP code level). This tool enables Sourcewell participating entities to evaluate the financial arrangement each health plan is proposing—the portion of the agreement that is 80% to 90% of the total expense. The tool is based on total claims book of business data collection and actuarial methodology, with weighting for population and credibility, to accurately measure the underlying financial savings that could be available to an employer on a consistent basis. Our clients will be able to review the financial savings while reviewing network possibilities. We can create client -specific reporting on the value of the potential underlying deal available from each carrier network, giving our clients a broad perspective to plan performance evaluation and a dimension not available in such specificity otherwise.</p>
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100	<p>What resources do you have available to help public sector client's manage benefits and outline a benefits strategy consistent with current and future business plans?</p>	<p>Our team of 1,800 U.S. healthcare experts includes specialized actuaries, physicians, clinicians, pharmacists, attorneys, and consultants. Our healthcare consultants are hired primarily with experience in the insurance industry, corporate benefits, or consulting. This includes specialists from a variety of educational backgrounds, including attorneys, physicians, actuaries, and pharmacists. These specialists are embedded into our consulting practice and work with clients across industries and functional areas.</p> <p>Aon's Health Solutions expertise spans the spectrum, including:</p> <ul style="list-style-type: none"> <li>• Strategy and design consulting</li> <li>• Plan selection, renewal, and relationship management</li> <li>• Vendor management</li> <li>• Health financial analysis and actuarial services</li> <li>• GASB valuations</li> <li>• Compliance services</li> <li>• Prescription drug consulting</li> <li>• Absence management</li> <li>• Wellness/disease management</li> <li>• Health and welfare plan audits and assessments</li> <li>• Financial audits and operational assessments</li> </ul> <p>Aon will provide analysis and recommendations regarding potential healthcare program strategies and options for consideration, consistent with our developing knowledge of our client's strategic long-term goals, vision, and objectives. Before we recommend any changes to the current program, we suggest the following steps:</p> <ul style="list-style-type: none"> <li>• Create strategic alignment — We will provide a description of the new program we are considering, its pros and cons, proposed goals, the critical success factors for it be successful, and confirmation that it aligns with the State's overall healthcare plan strategy.</li> <li>• Conduct data collection — We will request any additional, necessary data from our clients, vendors, and data warehouse to perform our analysis.</li> <li>• Meet with client — We will meet with our clients to determine the healthcare program goals, objectives, and impact of the new program being considered. We will cover such topics as cost objectives, employee relations, legislative constraints, carrier and provider interface, performance and contractual issues, administrative barriers, etc.</li> <li>• Benchmark current healthcare program and potential futures states of the program — We will use Aon's national benchmark database, supplemental external benchmark surveys, and our first-hand knowledge of other regional programs to assess the competitiveness of the current healthcare program, and the future State program, if changes are adopted. Detailed analysis of the coverage, access, and cost implications of the new program will be conducted.</li> <li>• Analyze program against best practices, competitive position, and objectives — As part of this process, we will develop a set of potential program changes involving the following program components: plan design; consumerism strategies (including behavioral economics) and the role of consumer-directed health plans, health savings accounts (HSAs), and health reimbursement accounts (HRAs); wellness strategies review the use of financial incentives; chronic condition management strategies; mental health strategies; value-based benefit approaches; pharmacy benefit management approaches; employee eligibility and contributions; effective health plan management vendors; and innovative provider-facing approaches.</li> <li>• Present findings to Clients — We will present the findings of our analysis and preliminary healthcare strategy recommendations for our client's consideration and feedback. To the extent possible, we will focus first on behavioral and market savings before cost-shifting savings. We view behavioral and market savings as more powerful than cost-shifting savings such as reducing benefits and/or increasing employee contributions.</li> </ul> <p>Once we've developed a refined list of potential program changes, our actuaries will re-determine the impact (i.e., additional cost or savings) of each potential program change.</p>
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101	How can you help governments develop cost projections tied to their fiscal goals?	<p>We understand that meeting fiscal goals and budgets is key for our public sector partners. Insurance and risk management costs have a critical impact on our client's cost. We pride ourselves on our ability to work openly and transparently with governments to develop cost projections within a reasonable margin of error based on the size and scope. Upon receiving interest in our capabilities, we will immediately go to work on full scope and budget that is in line with client needs and budget.</p> <p>Specifically for health, we also understand the importance of negotiating fully insured benefit costs to achieve the best financial result for our clients bottom line. Our market footprint is crucial to achieve this. In working with our clients, we will project all benefit costs for the next fiscal year and implement strategies that achieve our clients goals.</p> <p>Our process for developing self-insured cost projections is as follows. It is an iterative approach:</p> <ul style="list-style-type: none"> <li>Analyze plan designs, rates, enrollment stats, vendor contracts, etc.</li> <li>Complete an updated recast of current year budget and then a projection of next year on a status-quo basis</li> <li>Discuss fiscal goals and determine how they varies from the status-quo forecast</li> <li>We will want to understand if the target is a percentage budget increase, a dollar amount in aggregate, or a per-employee-per-year cost target. The target will provide the framework for the strategic discussions. It is typical that an organization would ask us to evaluate several targets (e.g., passive, moderate, aggressive).</li> <li>Identify strategies to consider and determine the cost impact of each. This will include reviewing benchmark data and input from Aon consultants/SMEs. Strategies could include changes in vendors, contributions, plan designs, clinical programs, etc. We evaluate the implications of each strategy and which combination of strategies will help achieve their target.</li> <li>In determining the final budget numbers, we will discuss whether to include a margin and how much based on the organization's risk tolerances and cost allocation approach or fringe rate calculations. We will use our stop-loss model to illustrate the potential volatility in claims cost and how that changes based on different margin levels.</li> </ul> <p>We will customize this process each year based on current project timeline and key objectives. We will discuss these items with upfront in order to make sure we satisfy key stakeholder concerns.</p> <p>For self-funded plans, our actuarial team members prepare cost projections, which serve as the basis for the plan's funding requirements.</p>
102	How will you help with the management of insurance, including: monthly (or quarterly) supervision and/or preparation of claims activity reports from carriers; executive summary reports; underwriting analysis for annual renewals; annual financial projections for budgeting purposes; and alternative funding analyses?	<p>Aon has a detailed approach on how we manage not only the insurance placement but the management of claims activity reports, executive summary reports, underwriting analysis for annual renewals and annual financial projects for budgeting purposes.</p> <p>Please see supplemental document "Aon Technical Response Details" for our full detailed answer.</p>
103	How does your firm stay current with state regulations that impact multi-state employers?	<p>Across our company and within our various lines of business, Aon assumes a highly proactive role in ensuring that our colleagues are updated on legislation and industry trends:</p> <ul style="list-style-type: none"> <li>- Legislative Monitoring. Aon has a research staff dedicated to tracking the federal and state legislative and compliance program developments. This practice's primary function is to keep both consultants and clients abreast of developing legislative and technical issues, new ideas, and business trends.</li> <li>- Trend Monitoring. Aon conducts surveys of major employers to gather primary data and determine trends in benefit plans, their administration, and other areas of human resources. In addition, Aon publishes various white papers and trend reports discussing the latest trends in healthcare benefits and the human resources industry. In addition, our health and benefits colleagues have access to the information collected through legislative reporting and surveys; they dial in to webcasts and periodic practice training calls; they have access to robust internal databases that house related information; and they receive training through Aon University as well as through on the job opportunities. Topics of webcasts, databases, etc., include but are not limited to healthcare reform, primary data collected through our surveys, new or improved tools, vendor specific initiatives, and changes.</li> </ul>

104	Will your firm notify your client of changes in federal and/or local laws that would affect us?	<p>Aon's law and compliance department maintains a brokerage regulation division that has the responsibility to ensure compliance with all regulatory and governmental legislation and in respect to Aon's brokerage business. This team is in Chicago, Illinois.</p> <p>Aon maintains relationships with professional organizations through which information on relevant changes in insurance regulatory law is constantly updated and shared. These organizations include the NAIC (National Association of Insurance Commissioners) and the CIAB (Council of Insurance Agents and Brokers). The regulatory law and licensing group also subscribes to newsletters from these and other organizations, which contain frequent updates and regularly attends organization meetings.</p> <p>Brokerage Regulations Manual</p> <p>The division has developed a brokerage regulations manual as a corporate resource for compliance issues. Aon colleagues are encouraged to refer to the manual for questions and answers regarding regulation. The manual contains information on a variety of subjects, including, but not limited to:</p> <ul style="list-style-type: none"> <li>• Surplus lines</li> <li>• Auto liability requirements</li> <li>• Workers' compensation posting notices</li> <li>• Countersignature requirements</li> <li>• Aon filing procedures</li> <li>• Fees and commissions</li> <li>• Solicitation regulations</li> </ul> <p>The manual also includes a guide to taxes and fees and links to the various state Departments of Insurance websites.</p> <p>Compliance Flashes</p> <p>Compliance issues constantly evolve as states make changes and updates to existing laws and regulations. As the Aon compliance team identifies pertinent changes, notices are issued to the business to provide information and clarification. We understand that while some of our clients prefer to have a single point of contact for their Aon client team, other clients prefer to reach out to additional team members and subject matter experts directly. We can accommodate whichever approach is preferred. Regardless of our client's preference, Aon's ability to disseminate knowledge and feedback quickly ensures that our team is aligned and producing efficient, high-quality results.</p>
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105	Explain what steps you have taken to become HIPAA compliant.	<p>Aon meets all HIPAA requirements and regulations as they are applicable to Aon. When providing services to benefit plans covered under HIPAA, Aon complies with HIPAA rules and standards for security and privacy, as well as file transmission as applicable.</p> <p>Aon colleagues are briefed on security policies during their orientation, and all participate in HIPAA compliance training. Training is delivered and tested online. All Aon colleagues are required to complete a training program focused on HIPAA privacy and security regulations as well as other compliance-related issues. The training program features:</p> <ul style="list-style-type: none"> <li>• Lessons about privacy and security concepts</li> <li>• Information about protected health information uses and disclosures</li> <li>• Details about patient rights</li> <li>• Reviews of transaction code sets</li> <li>• A review of HIPAA privacy and security for business associates</li> </ul> <p>Please note that Aon does not use any software to collect personal information about our clients' users other than that required to perform the services for which we are retained. We continually evaluate services that we provide to determine the nature and scope of personal information that we may collect, use, or disclose. We also continually review safeguards and processes that address the security and privacy of personal information.</p> <p>For example, we require that authenticators be entered or verified before we permit access to confidential information in addition to a global Privacy Policy that addresses Aon's commitment to the protection of personal information, including any protected health information we might hold. We also have a global Security Policy that addresses our confidentiality and security practices, deviations from these practices, and the consequences of violating these practices. Further, violations of our Privacy and Security Policies are a violation of Aon's Code of Conduct, a violation that can result in disciplinary action up to and including separation from the firm. Aon has also established a Privacy Committee to address issues of security and privacy within the firm. Additionally, Aon has instituted a mandatory global privacy training program to augment Aon's security training, which exists on a line-of-business basis.</p> <p>Aon recognizes that it has new obligations as a business associate under HITECH and, accordingly, has taken numerous steps to meet those obligations. Such actions include, among others:</p> <ul style="list-style-type: none"> <li>• Created enterprise-wide compliance project led by the Privacy Office</li> <li>• Formed Task Force with leaders from across the business (e.g., Outsourcing, Consulting, IT)</li> <li>• Conducted gap analysis</li> <li>• HIPAA policies and procedures rolled out</li> <li>• HIPAA training for all colleagues in U.S., Puerto Rico, and India who handle or who have access to PHI</li> <li>• Reviewed and updated Breach notification response process for HITECH requirements</li> <li>• Amended Business Associate Agreements</li> </ul> <p>With respect to the HIPAA HITECH Security Breach Notification Rule, as a business associate of our client's group health plan (the Covered Entity), Aon recognizes and will fulfill our obligations under the data breach rules. As such, Aon will provide a report to our client's health plan when we become aware of a breach of Protected Health Information in our possession. The report will include the information required by HITECH, including a description of the breach, the date of the breach, the date of discovery of the breach, the amount and type of Protected Health Information that was improperly disclosed, and the steps we have taken to prevent further harm. Furthermore, if the breach results from Aon's actions (or our subcontractors), we will assist the Covered Entity to notify individuals impacted by the breach.</p> <p>Aon follows industry best practices and complies with all laws and regulations to the extent that such laws or regulations govern Aon's services.</p>
106	What is your process for measuring the success or failure of a wellness program?	<p>Aon evaluates the effectiveness of health improvement and utilization management programs and helps our clients refine their programs over time using optimal health metrics. These metrics (that vary by client) are based on available data sources. We use this data to establish a baseline, create SMART (Specific, Measurable, Ambitious, Relevant, and Time-Related) goals, monitor progress toward goals, and measure the year-over-year impact of health management strategy and tactical plan. Please see supplemental document "Aon Technical Response Details" for our full detailed answer.</p>
107	Describe how you keep your clients abreast of employment laws in a timely manner.	<p>We assume a highly proactive role in making sure our delivery teams and clients have the latest information regarding federal legislative and regulatory developments, technical issues, new ideas, and business trends. Our legal teams interpret legislation and provide technical guidance to our internal delivery teams.</p> <p>In addition, the Regulatory Law and Legal Operations team, in conjunction with the Legal Consulting Group and Compliance team and administrative operations experts, are frequently asked to comment on specific legislation and often times, their comments include recommended changes.</p> <p>Please see supplemental document "Aon Technical Response Details" for our full detailed answer.</p>

108	What types of materials can you provide to communicate pertinent information to client's employees?	<p>Aon's Communication Solutions are designed to engage all employees while elevating their benefits knowledge. Through our exclusive three-tiered approach—Inspire, Inform, Engage—Aon strives to alleviate the complexities and stress of benefits communication through multiple methodologies and platforms.</p> <p>Our engaging communications help our clients present a concise overview of the benefits, helping employees make informed decisions when enrolling in their benefits. Aon designs and executes high-quality communication campaigns for each client. These campaigns not only promote the enrollment event, they also build enthusiasm and begin the educational process by explaining benefit plans in a concise, reader-friendly format. For mid-sized clients, we provide our Design Series communication prototypes. These standard-yet-customizable templates present a fast and economical solution, giving clients with a limited budget and defined objectives the advantage of our experience and expertise.</p> <p>A themed campaign consisting of frequent communications via multiple methods has tremendous power to increase employee knowledge, participation, and satisfaction. Our clients Aon consultant will guide our clients through a communication development process that takes eight weeks, depending on the scope. All documents are delivered as high-resolution "print-ready" PDFs (unless otherwise noted in the ultimate agreement). In addition, if our clients need printing, fulfillment, and/or translation services, we can help with that, too (for additional fees and up to one to three additional weeks in the schedule).</p>
109	What provisions do you offer for after-hours claims support?	<p>Aon's Client Service Center (ACS) was designed to provide daily services to our client community economically and efficiently. ACS commands a full array of transactional administrative support resources that public and nonprofit risk management clients require, channeled through a single point of contact. This synergistic approach to service translates to value for our client base.</p> <p>The ACS is staffed from 7 a.m. to 7 p.m. Central time, and our global center continues to operate after 7 p.m. to provide continuous, 24-hour service capabilities, ensuring late-in-the-day requests become our early morning delivery.</p> <p>Please see supplemental document "Aon Technical Response Details" for our full detailed answer.</p>
110	How does your firm assist in analyzing NCCI EMOD calculations?	<p>We assist clients, either via the carrier or direct to access the report at which time we can fully analyze against previous years to see trends and make recommendations.</p>
111	Explain how your firm assists with proactive budgetary projections prior to policy renewal?	<p>As part of our overall marketing process, Aon proactively works with our client's develop frequent pre-renewal strategy conversations with the specific goal of providing timely and directionally accurate guidance around pricing and budgetary projections. We will also continually audit our work to ensure we minimize fees and maximize service standards by using efficient working practices with the appropriate professional doing each piece of work.</p> <p>Aon's marketing and placement strategy goal for our clients is to determine, on an annual basis, the most efficient combination of limits, premiums, and retentions to yield the lowest possible cost, consistent with our client's risk management strategy and risk tolerance. The accurate and responsible matching of risk to price is the foundation on which the risk management program's financial integrity rests.</p> <p>Our approach involves an initial analytical review of risk management needs and then implementation of the results of the analysis. We deploy a wide array of tools and employ Aon's proprietary benchmarking data to provide an objective view of the optimum state for a given risk. This process includes exposure analysis, claims analysis, risk bearing capacity analysis, and catastrophe and natural hazards analysis. Aon's solutions include the following approach to optimizing our brokerage strategy:</p> <ul style="list-style-type: none"> <li>• Strategic Carrier Approach—Aon identifies and designates as "strategic" those carriers that provide the best value for our clients.</li> <li>• Customized Broking Solutions—Increased coordination, communication, and structural changes make Aon's brokerage resources a seamless global team working on behalf of our clients.</li> </ul>
112	What services does your firm provide for audit assistance?	<p>Aon's audit group was formed over 35 years ago when we originated and implemented the first ever medical plan audits for our clients. We have steadily built our audit expertise since that time and continue our industry leadership role today as we complete hundreds of audit related projects each year. These projects include regular medical, dental, vision, and FSA audits, as well as implementation audit projects involving those products or benefit programs.</p> <p>Aon's audit group is composed of consultants who conduct audits full time. Our consultants have an average of more than 20 years of healthcare insurance industry experience.</p> <p>Please see supplemental document "Aon Technical Response Details" for our full detailed answer.</p>



113	Provide an example of how your firm has helped a Public Sector Entity with claims management?	<p>When the US Virgin Islands (USVI) was struck by two major hurricanes in September 2017, recovery depended significantly on how quickly its severely damaged airports, seaports and harbors could be restored as these are the sole means of ingress and egress for the Islands.</p> <p>Among 119 facilities maintained and operated by the Virgin Islands Port Authority (VIPA), the two airports and multiple seaports are critical to USVI for deliveries of food, clothing, medical equipment, fuel, and other necessities, as well as tourism, which accounts for 80 percent of its GDP.</p> <p>Fortunately, VIPA was well prepared for a hurricane. Its leadership and our firm, who was appointed as their insurance broker in 2014, had been collaborating for years on the following measures:</p> <ul style="list-style-type: none"> <li>• Comprehensive property and equipment appraisals - In 2012 and 2014, VIPA – as part of protocols put in place by its risk management team – had third party appraisals conducted for all its 119 facilities, which subsequently proved invaluable for preparing VIPA's insurance claims.</li> <li>• Strengthen the property insurance program - Aon's brokerage team in the U.S. and London, designed, recommended, and arranged for dramatic coverage enhancements and increases in VIPA's property insurance limits specifically with regards to named windstorm/hurricane and flood exposures.</li> <li>• Establishment of business continuity and crisis management plans - VIPA and its risk management team, developed, implemented, and tested comprehensive crisis management and business continuity plans to address potential damages from hurricanes, floods, and other catastrophic perils.</li> <li>• Participation in Aon's Global Rapid Response - All VIPA location data was uploaded onto Aon's Rapid Response/Impact on Demand global database which tracks hurricanes and other natural disasters. As the storms approached, VIPA received frequent updates of pending threats to properties.</li> </ul> <p>As Hurricane Irma approached St. Thomas and St. John, Aon's team was in constant contact with VIPA's risk management team to monitor the storm's impact to begin planning the response. Using the pre-storm appraisal and asset schedule, notice was provided to VIPA's insurers of potential dollar value of claims based on daily updates.</p> <p>Soon after Hurricane Irma, VIPA engineers in the USVI visited all 119 facilities and began assessing the damage. Meanwhile, using a long-standing relationship with a leading global disaster remediation contractor retained by Aon, VIPA and its risk management team were able to engage in immediate mitigation efforts given that the contractor was already in the Virgin Islands. The scope of services with the mitigation team included assessing the airport damage; supplying critical temporary equipment for: restoration of the airport, emergency transport of personnel, mercy transportation, well as facilitating the flow of critical supplies, food, and water.</p> <p>Yet, while those measures were underway, a second CAT 5 hurricane, Hurricane Maria, hit St. Croix and its heavy rains exacerbated the damage caused by Irma on St. Thomas and St. John. As soon as Aon's team was cleared to fly to USVI, they visited all VIPA's 119 facilities with engineers representing VIPA's insurers and prepared damage assessment reports for each location. Initially, the pre-storm appraisals were critical in this effort to understand the magnitude of insured damage. This process enabled VIPA's property insurers to provide advance payments totaling \$30 million to VIPA. Besides funding vital mitigation efforts and repairs, the advanced payments helped VIPA maintain the confidence of the financial markets and its bondholders.</p> <p>VIPA's critical infrastructure was operational within days of these hurricane disasters which enabled it to provide critical assistance for the Islands and its residents and business operations.</p> <p>Ten months after the two major hurricanes, VIPA's recovery was well underway, including:</p> <ul style="list-style-type: none"> <li>• Airport repairs. Airline service to St. Thomas and St. Croix has improved dramatically – from only two airlines offering limited flights after the storms to five airlines now operating with additional airlines and flights returning to normal schedules during the upcoming months.</li> <li>• Major seaport repairs. Along with accelerated repairs to St. Thomas and St. Croix's largest cruise ship ports, many shops re-opened quickly. Consequently, several cruise ships were diverted from other ports of call to USVI, enabling VIPA to mitigate some of its business interruption loss.</li> <li>• VIPA property insurance program renewal. Despite large losses from Hurricanes Irma and Maria, Aon was able to renew VIPA's insurance program at the market rates. The quality of the submission, including details about repairs at VIPA's facilities, its robust business continuity and emergency response plan, were key factors in the renewal.</li> </ul>
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114	Provide an example of how your firm has helped a public entity to save money Workers Compensation?	<p>Aon was engaged by a large state to perform a worker's compensation total cost of risk, loss trends, and premium reduction strategy analysis. Included in the deliverables were the design and implementation of "Policy Toolkits", various operational assessments for select agencies, safety program analysis and recommendations implementation, and annual (quarterly) open claim file reviews for all state agencies based on a meaningful selection, to achieve a high confidence. The Aon team began work to extrapolate an actuarial status quo model providing a data informed decision-making platform. Using proprietary analytics from Aon Spectrum the team created a complete loss trend analysis, identifying that four state agencies were driving nearly 80% of the claim severity and frequency. Based on these conclusions, Aon was able to provide better more specific and actionable recommendations to improve best practices and mitigate outstanding claim liabilities.</p> <p>Examples of the recommendations were:</p> <ul style="list-style-type: none"> <li>• Develop agency-specific strategic plans.</li> <li>• Agency safety management plan and safety training</li> <li>• Job Safety Analysis – identify job tasks/hazards/safe work practices.</li> <li>• Ergonomic Awareness training; wellness and stretching programs.</li> <li>• STF Awareness and prevention, defensive driving, incident reporting and investigation training.</li> <li>• Design and implement Return to Work programs.</li> <li>• Reduce claim liability on aged claims and open non-aged claims.</li> <li>• Implement best practices to internal agencies and with the third-party claims adjuster.</li> <li>• Provide ongoing agency safety committee support.</li> </ul> <p>This engagement resulted in over \$19M in savings.</p>
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**Table 78: Depth and Breadth of Offered Solutions**

Indicate below if the listed types or classes of Solutions are offered within your proposal. Provide additional comments in the text box provided, as necessary.

Line Item	Category or Type	Offered *	Comments	
115	Insurance Policy Placement along with solicitations	<input checked="" type="radio"/> Yes <input type="radio"/> No	See detailed answer in uploaded document, "Aon Technical Response Details" Document	*
116	Comprehensive Risk Analysis	<input checked="" type="radio"/> Yes <input type="radio"/> No	See detailed answer in uploaded document, "Aon Technical Response Details" Document	*
117	Claims Prevention and Mitigation	<input checked="" type="radio"/> Yes <input type="radio"/> No	See detailed answer in uploaded document, "Aon Technical Response Details" Document	*
118	Incident Response and Recovery	<input checked="" type="radio"/> Yes <input type="radio"/> No	See detailed answer in uploaded document, "Aon Technical Response Details" Document	*
119	Worker's Compensation Safety Programs	<input checked="" type="radio"/> Yes <input type="radio"/> No	See detailed answer in uploaded document, "Aon Technical Response Details" Document	*
120	Regulatory Compliance and Governance	<input checked="" type="radio"/> Yes <input type="radio"/> No	See detailed answer in uploaded document, "Aon Technical Response Details" Document	
121	Technology and Data Analytics Integration	<input checked="" type="radio"/> Yes <input type="radio"/> No	See detailed answer in uploaded document, "Aon Technical Response Details" Document	
122	Strategic Risk Advisory Services	<input checked="" type="radio"/> Yes <input type="radio"/> No	See detailed answer in uploaded document, "Aon Technical Response Details" Document	
123	Northeast which includes Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont	<input checked="" type="radio"/> Yes <input type="radio"/> No	See detailed answer in uploaded document, "Aon Technical Response Details" Document	
124	Midwest which includes Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin	<input checked="" type="radio"/> Yes <input type="radio"/> No	See detailed answer in uploaded document, "Aon Technical Response Details" Document	
125	South which includes Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Washington, D.C., and West Virginia	<input checked="" type="radio"/> Yes <input type="radio"/> No	See detailed answer in uploaded document, "Aon Technical Response Details" Document	
126	West which includes Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming	<input checked="" type="radio"/> Yes <input type="radio"/> No	See detailed answer in uploaded document, "Aon Technical Response Details" Document	

### Exceptions to Terms, Conditions, or Specifications Form

Only those Proposer Exceptions to Terms, Conditions, or Specifications that have been accepted by Sourcewell have been incorporated into the contract text.

### Documents

Ensure your submission document(s) conforms to the following:

1. Documents in PDF format are preferred. Documents in Word, Excel, or compatible formats may also be provided.

2. Documents should NOT have a security password, as Sourcewell may not be able to open the file. It is your sole responsibility to ensure that the uploaded document(s) are not either defective, corrupted or blank and that the documents can be opened and viewed by Sourcewell.

3. Sourcewell may reject any response where any document(s) cannot be opened and viewed by Sourcewell.

4. If you need to upload more than one (1) document for a single item, you should combine the documents into one zipped file. If the zipped file contains more than one (1) document, ensure each document is named, in relation to the submission format item responding to. For example, if responding to the Marketing Plan category save the document as "Marketing Plan."

- [Pricing](#) - Pricing Details .pdf - Tuesday January 21, 2025 09:52:47
- [Financial Strength and Stability](#) - Q3 2024 Aon plc.pdf - Tuesday January 21, 2025 10:00:43
- [Marketing Plan/Samples](#) - Aon Supplemental Visual Materials - Aon Overview.pdf - Monday January 20, 2025 15:05:30
- WMBE/MBE/SBE or Related Certificates (optional)
- [Standard Transaction Document Samples](#) - Transaction Document Samples.zip - Monday January 20, 2025 16:18:03
- [Requested Exceptions](#) - Sourcewell RFP\_012125\_Risk\_Mgmt\_Master\_Agreement Aon.edits 01.21.2025.docx - Monday January 20, 2025 12:00:03
- [Upload Additional Document](#) - Technical Response.pdf - Tuesday January 21, 2025 10:07:05

## Addenda, Terms and Conditions

### PROPOSER AFFIDAVIT OF COMPLIANCE

I certify that I am an authorized representative of Proposer and have authority to submit the foregoing Proposal:

1. The Proposer is submitting this Proposal under its full and complete legal name, and the Proposer legally exists in good standing in the jurisdiction of its residence.

2. The Proposer warrants that the information provided in this Proposal is true, correct, and reliable for purposes of evaluation for award.

3. The Proposer certifies that:

(1) The prices in this Proposal have been arrived at independently, without, for the purpose of restricting competition, any consultation, communication, or agreement with any other Proposer or competitor relating to-

(i) Those prices;

(ii) The intention to submit an offer; or

(iii) The methods or factors used to calculate the prices offered.

(2) The prices in this Proposal have not been and will not be knowingly disclosed by the Proposer, directly or indirectly, to any other Proposer or competitor before award unless otherwise required by law; and

(3) No attempt has been made or will be made by Proposer to induce any other concern to submit or not to submit a Proposal for the purpose of restricting competition.

4. To the best of its knowledge and belief, and except as otherwise disclosed in the Proposal, there are no relevant facts or circumstances which could give rise to an organizational conflict of interest. An organizational conflict of interest is created when a current or prospective supplier is unable to render impartial service to Sourcewell due to the supplier's: a. creation of evaluation criteria during performance of a prior agreement which potentially influences future competitive opportunities to its favor; b. access to nonpublic and material information that may provide for a competitive advantage in a later procurement competition; c. impaired objectivity in providing advice to Sourcewell.

5. Proposer will provide to Sourcewell Participating Entities Solutions in accordance with the terms, conditions, and scope of a resulting master agreement.

6. The Proposer possesses, or will possess all applicable licenses or certifications necessary to deliver Solutions under any resulting master agreement.

7. The Proposer will comply with all applicable provisions of federal, state, and local laws, regulations, rules, and orders.

8. Proposer its employees, agents, and subcontractors are not:

1. Included on the "Specially Designated Nationals and Blocked Persons" list maintained by the Office of Foreign Assets Control of the United States Department of the Treasury found at: <https://www.treasury.gov/ofac/downloads/sdnlist.pdf>;
2. Included on the government-wide exclusions lists in the United States System for Award Management found at: <https://sam.gov/SAM/>; or
3. Presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from programs operated by the State of Minnesota; the United States federal government, as applicable; or any Participating Entity. Vendor certifies and warrants that neither it nor its principals have been convicted of a criminal offense related to the subject matter of this solicitation.

☒ By checking this box I acknowledge that I am bound by the terms of the Proposer's Affidavit, have the legal authority to submit this Proposal on behalf of the Proposer, and that this electronic acknowledgment has the same legal effect, validity, and enforceability as if I had hand signed the Proposal. This signature will not be denied such legal effect, validity, or enforceability solely because an electronic signature or electronic record was used in its formation. - Lynn Jekkals, Midwest Region Leader, Aon Risk Services Central, Inc.

The Proposer declares that there is an actual or potential Conflict of Interest relating to the preparation of its submission, and/or the Proposer foresees an actual or potential Conflict of Interest in performing the obligations contemplated in the solicitation proposal.

☒ Yes    ☐ No

The Bidder acknowledges and agrees that the addendum/addenda below form part of the Bid Document.

Check the box in the column "I have reviewed this addendum" below to acknowledge each of the addenda.

File Name	I have reviewed the below addendum and attachments (if applicable)	Pages
<b>Addendum 9 Risk Management RFP 012125</b> Tue January 14 2025 08:27 AM	<input checked="" type="checkbox"/>	1
<b>Addendum 8 Risk Management RFP 012125</b> Fri January 10 2025 12:53 PM	<input checked="" type="checkbox"/>	2
<b>Addendum 7 Risk Management RFP 012125</b> Thu January 9 2025 10:08 AM	<input checked="" type="checkbox"/>	2
<b>Addendum 6 Risk Management RFP</b> Wed January 8 2025 03:22 PM	<input checked="" type="checkbox"/>	2
<b>Addendum 5 Risk Management RFP</b> Wed January 8 2025 03:22 PM	<input checked="" type="checkbox"/>	1
<b>Addendum 4 Risk Management RFP 012125</b> Fri December 20 2024 09:34 AM	<input checked="" type="checkbox"/>	1
<b>Addendum 3 Risk Management RFP 012125</b> Tue December 17 2024 03:39 PM	<input checked="" type="checkbox"/>	2
<b>Addendum 2 Risk Management RFP 012125</b> Fri December 13 2024 01:06 PM	<input checked="" type="checkbox"/>	2
<b>Addendum 1 Risk Management RFP 012125</b> Tue December 10 2024 12:42 PM	<input checked="" type="checkbox"/>	1