Empower Results®
Client Profitability, Growth and Continuity
Aon is a global firm dedicated to helping our clients address two of the most important drivers of the global economy – risk and people.

Every day, our 66,000 colleagues strive to help clients prepare for and recover from challenges that can disrupt lives, communities and businesses. From natural catastrophes that claim lives and property to emerging risks such as cyber liability, there are a host of perils that can cause significant financial and operational challenges to organizations everywhere, regardless of size.

As a firm, our strategy is to deliver distinctive client value, develop unmatched talent and achieve operational excellence. The goal in executing on this strategy is to bring the best solutions, the best people and the best service to our clients. We continually look at ways to innovate, build teams, improve business results through more efficient operations, enhance the value we deliver to clients and to apply our values as a firm to make a positive difference.

Clients are at the heart of everything we do at Aon. Simply stated, at Aon we only do two things: we help clients, and we help colleagues to help clients. To empower results for clients and communities, Aon makes significant investments in our people and our capabilities. We are working to be the pre-eminent firm on the topics of risk and people, because we know clients' needs are greater than ever. Although risk continues to increase in magnitude, complexity and scrutiny, our colleagues and capabilities are well-positioned to help clients navigate the world of risk.

In the context of risk, a major area of investment for us is cutting-edge analytics that provide intelligence to help our clients take action. A prime example is Aon's Global Risk Insight Platform, the world's largest repository of risk and placement information. GRIP's benchmarking capabilities provide a significant advantage to clients in their decision-making. Another example is the Risk Maturity Index developed by Aon Global Risk Consulting with the University of Pennsylvania's Wharton School of Business. This tool helps clients to more clearly see the performance of their risk management strategies and areas for further enhancement. These are just two examples of how Aon is investing to help our clients think and manage risk and take advantage of opportunities for growth.

About 60 percent of Aon's business comes from risk solutions; 40 percent comes from human resources consulting and outsourcing. All of our businesses—Aon Risk Solutions, Aon Benfield and Aon Hewitt—are the leaders in their respective segments. Aon Risk Solutions is the world's leading reinsurance brokerage and risk advisor. It is the heart of Aon's global business and produces nearly half of our worldwide revenues. Through Aon Risk Solutions, Aon touches many organizations, large and small, around the world and makes a positive impact in the communities we serve.

Our colleagues in Aon Risk Solutions are among the most talented and experienced in the global insurance industry – we have been privileged to receive many awards and accolades, but humbled by the trust and confidence that our clients place in us to serve their needs.

We look forward to serving you.

Steve McGill
Group President, Aon plc

Aon plc beauty in numbers

#1 Rated risk services broker, reinsurance intermediary, and human resource consulting and outsourcing provider

66,000 Number of Aon colleagues around the world

500 Number of global offices

120 Number of countries in which Aon operates

Aon plc awards and recognition

Aon Risk Solutions is the worldwide leader in risk advice and insurance broking. Guided by the Aon Client Promise®, our teams help clients achieve profit, growth and continuity by delivering the best tailored and innovative risk solutions. We empower results through unmatched tools and capabilities, including the award-winning Aon Global Risk Insight Platform®.

Our people business

Aon Hewitt is the global leader in human capital consulting and outsourcing solutions. Aon Hewitt designs, implements, communicates, and administers a wide range of management strategies for human capital, retirement, investments, health care, compensation and talent.
Aon Risk Solutions empowers results to increase client profitability, growth and continuity

Aon Risk Solutions creates, recommends and executes risk solutions that help our clients achieve increased profit, growth and continuity.

Risk is a key challenge for organizations. When others are quick to simply mitigate risk, our experts in Aon Risk Solutions understand that risk often leads to new opportunities, better outcomes, lower costs and long-term value for your business.

As the world’s leading risk advisor and insurance broker, Aon empowers results for our clients. We don’t just provide creative solutions—we pursue excellence to help our clients achieve their business goals.

Serving our clients is our top priority. To better understand their goals, we asked them about their business objectives. Our research revealed that every organization, regardless of size, industry or geography, counts profitability, growth and continuity as three of the value drivers critical to their organizational objectives. With this insight, our global team is structured and prepared to identify, recommend and execute risk solutions that empower these results and more for your business.

With global resources and technical expertise in more than 120 countries, our innovative risk and broking capabilities improve risk management around the world. We develop integrated placement structures on behalf of clients to promote coverage continuity and pricing advantages. Clients receive distinct value from our Bespoke Broking and Structured Portfolio Solutions, Property, Casualty, Financial Services and Health and Benefits offerings. Our Industry teams are made up of seasoned experts with a deep understanding of the challenges facing clients in key global industries. The product and sector expertise of our Specialty Practices is unmatched—experienced professionals are ready to advise on Aviation, Construction, Crisis Management, Energy, Marine, Power, Professional Services and Space.

With more than 60 years’ experience in the development, delivery and administration of insurance for affinity groups, Aon Affinity’s Solutions are recognized for excellence in meeting the unique needs of individuals, professionals, businesses and specialized industries.

Aon’s industry-leading analytics deliver fact-based insights that help us build differentiated capabilities and provide distinctive client value. The Aon Centre for Innovation and Analytics in Dublin analyzes millions of data points captured in the Aon Global Risk Insight Platform® and country policy management systems to develop impactful market insights. Aon GRIP Solutions provides insurance carriers with analytical insights regarding their underwriting capabilities and advice to help them better understand Aon Risk Solutions’ clients’ requirements.

Our advisory and consulting services help you better understand your unique needs and create custom, proven solutions that align with your strategic goals. With more than 1,600 risk professionals in 50 countries worldwide, Aon Global Risk Consulting delivers a fully integrated range of risk management solutions designed to optimize the risk profile of our clients.

We developed leading-edge technology solutions and tools to streamline your risk processes and increase risk insights and connectivity. Aon eSolutions helps organizations improve management of risk, insurance and safety with award-winning technology systems and services. Aon GRIP, the world’s largest proprietary database of insurance placement data, provides insight in over USD 100 billion of premium and more than 1.6 million opportunities to quote.

Aon’s multinational coordination—unmatched in the industry—is a key benefit in today’s increasingly global economy. Our network of offices empowers global risk service no matter where you are located. The Aon Global Client Network works in conjunction with Aon partners and practices in more than 120 countries to provide counsel in managing risks associated with growing international business.

In Aon Risk Solutions, we are passionate about client value. We strive to provide you with distinctive solutions and meaningful innovation every day. Your success is the measure of how well we perform. We are not satisfied unless we can clearly demonstrate the value and impact Aon brings to your business.

Michael O’Connor
CEO, Aon Risk Solutions
We serve clients with excellence through capabilities in Risk & Broking, Analytics, Advisory & Consulting, Technology & Tools, and Multinational Coordination

Passionate about client value, Aon doesn’t just provide creative solutions. We pursue excellence to help our clients achieve profitability, growth and continuity.

Through our global perspective, experience and continual investment in people and technology, Aon stretches the boundaries of what is possible to make a positive difference for our clients, colleagues and communities.

Aon Risk Solutions awards and recognition

Aon Risk Solutions won the Broker of the Year and Training Programme of the Year at the Insurance Times 2012 Awards. Insurance Times is one of the leading insurance publications in the U.K.

Aon Risk Solutions was named the most recommended broker in 2012 for service and expertise by middle market buyers in Business Insurance’s second annual Buyers Choice Awards. In all, Aon had more 2013 Power Brokers named by Risk & Insurance magazine than any other firm.

Aon Global Risk Insight Platform has earned innovation awards from Business Insurance, Risk & Insurance, Treasury & Risk and the Australian Business Awards.

Aon was named the “Best Supply Chain/Business Continuity Consultant” by Global Finance magazine.

The Aon Risk Maturity Index was named a recipient of the 2012 Innovation Award by Business Insurance. The Risk Maturity Index also earned a 2012 Australian Business Award for Innovation and the Alexander Hamilton Best Practices silver award from Treasury & Risk magazine.

Aon Captive and Insurance Management and Aon’s Actuarial and Analytics Practice, part of Aon Global Risk Consulting, earned the Best Customer Service in Captive Management award and Actuarial Firm of the Year award, respectively, from Captive Review magazine.

Aon Risk Solutions beauty in numbers

28,500
Number of colleagues around the world

120
Number of countries in which Aon operates

Client research has clearly indicated that every organization, regardless of size, industry or geography, counts at least one of these value drivers as a critical organizational objective:

**Profit**
Optimizing cost and use of capital in order to maximize profitability and performance

**Growth**
Managing risks as they grow across an industry, channel or geography

**Continuity**
Reducing volatility, protecting the balance sheet, and providing stability throughout the organization

Aon Risk Solutions

Profit

Innovative and customized risk solutions through industry-leading global resources and technical expertise

Analytics

Fact-based insights through Aon’s unparalleled analytics & benchmarking

Advisory & Consulting

Our best people assigned to understand each client’s unique needs and create custom, proven solutions

Technology & Tools

Leading solutions to streamline risk processes and increase risk insights and connectivity

Multinational Coordination

Our unmatched global network of offices empowers global risk service no matter where our clients are located
We have developed teams of experts located throughout the globe to meet the ever-changing environments of our clients’ industries. By closely monitoring data, analyzing industry macro-risk trends and engaging clients in Aon Client Promise Assessments, we ensure we are always on the leading edge of risk assessment, identification and mitigation.

Whether it’s the challenges of health care reform, increased product liability litigation or shifting regulation and rising risks, we stand ready to deliver traditional and non-traditional risk solutions. Aon Risk Solutions colleagues are intellectually curious and passionate about our clients’ industries. We exercise our ability to provide focused and meaningful innovation to create value-added solutions that are unique in the marketplace.

With a supreme focus on our clients, their industries and solutions to reduce their total cost of risk, we endeavor to enable their growth, innovation and financial execution with the highest levels of service for every client, every day.

The Aon Client Promise

The Aon Client Promise is a 10-point assessment developed to create distinct value based on a deep understanding of each client’s business and risk issues. In addition, a consistent methodology for delivering value and services helps ensure that all clients receive the best customized risk advice and brokerage services in the industry, regardless of their location, industry or market segment.

Key elements include:

- A global, uniform approach
- Full transparency in how we create and deliver solutions to clients
- Personalized Aon Client Promise Plans based on each client’s needs and priorities
- Accountability through the Aon Client Promise Assessment and measurable scorecard
Our unrivaled insights, risk and broking capabilities are supported by local, regional and global market relationships to deliver the most valued risk advice and solutions.

With USD 78 billion in annual premium placement, Aon is the worldwide leader in risk advice and insurance broking, committed to delivering the best value for each client’s business and growth objectives.

**Bespoke Broking**
One size does not fit all when it comes to complex risk. Aon’s Bespoke Broking platform is designed to utilize the full resources of Aon Broking, including our Global Broking Centres in London, Bermuda and Singapore, to develop top-quality tailored solutions with unique policy wording and connect clients with carriers that best meet their specific needs, whether the market is local, regional or global in scope.

**Structured Portfolio Solutions**
Where we identify groups of clients with similar needs, Aon’s Structured Portfolio Solutions are designed to offer organizations across all segments seamless efficient access to the industry’s most innovative solutions provided by leading carriers who have committed to providing exemplary service.

**Property**
Aon Risk Solutions’ Property Practice places more than USD 7.5 billion in premium across the globe each year and more large catastrophe-exposed business than any other broker in the world. With extensive experience representing buyers of complex property insurance, we have property professionals who are experts in all major industry segments and actively utilize in-house natural catastrophe modeling and proprietary terrorism modeling to develop strategies and advise clients. We launched the Property Symposium in 2006 in the wake of Hurricane Katrina to discuss how businesses and the industry should prepare for future catastrophes. The annual forum has since become the premier industry event for thought leadership discussions.

**Casualty**
Our Casualty Practice is always at the forefront of innovation, challenging the status quo to help design, place and implement customized solutions and manage complex claims. Our casualty brokers are focused on the goals of our clients, from helping organizations maximize liquidity and unlock credit line capacity to persuading markets to offer “Duty to Defend” coverage wordings on excess liability forms. Local brokers collaborate with teams across the globe, such as London, Bermuda and Singapore as well as most developed and developing countries, to ensure we identify the best solution to our clients’ risks.

**Financial Services**
Aon Risk Solutions’ Financial Services Group is the premier team of executive liability brokerage professionals with extensive experience representing buyers of complex insurance products. These include directors’ and officers’ liability, employment practices liability, fiduciary liability, transaction liability, fidelity and professional liability insurance.

**Health and Benefits**
Our Health and Benefits Practice works with employers to develop and implement customized solutions to achieve a healthy, high-performing workforce and improved financial results. Our experts help clients advance a winning plan to drive engagement, promote accountability and sustained behavior change, help participants manage health risks and chronic conditions, reduce absenteeism and break away from the health care cost trend.
Our specialized teams are dedicated to providing industry-specific solutions

Specialized teams understand the unique challenges facing today’s industries. Each practice is made up of seasoned experts with a deep understanding of what works for clients in a particular industry.

Automotive
Our practice serves private passenger, truck and specialty vehicle original equipment manufacturers, OEM parts suppliers, dealerships and distributors, financing companies and aftermarket parts retailers.

Financial Institutions
This practice has solutions backed by the resources of financial institutions experts with extensive knowledge in banking, insurance, asset management and real estate.

Food System, Agribusiness and Beverage
The food and beverage system faces challenges and opportunities managing the risks associated with production, processing and distribution, which are addressed by our practice.

Health Care
Physician groups, individual hospitals, senior care facilities, managed care organizations, insurance companies, provider services and health care systems all receive customized solutions created by our Health Care Practice.

Higher Education
This practice is dedicated to providing solutions for traditional risk areas such as natural catastrophes, employee liability, rising operational costs and security as well as newer areas, such as cyber liability and international travel risks.

Industrial and Materials
Our practice develops top-to-bottom strategies for manufacturers, ranging from comprehensive catastrophic risk management to daily cost-of-risk management.

Life Sciences
Market trends and pricing, contract language, individual market risk appetite, and how the Life Sciences view risk are all addressed by our practice.

Public Sector
The Public Sector Practice helps governmental, civil, social and educational organizations with products and services including actuarial and analytics, alternative risk financing, construction, diversity and total cost of risk analysis techniques.

Rail
Working with Class I, Regional and Short Line Railroad clients, our Rail Practice develops effective business solutions for our clients’ risk management and insurance placement needs.

Real Estate
Our practice includes a comprehensive range of solutions for property, casualty, financial services, environmental, construction and additional areas of real estate-related risk management.

Retail
This practice helps clients assess liability deficiencies and develop coverage solutions for areas such as property damage, theft, machinery breakdown, business interruption, professional liability, workers’ compensation and personal casualty.

Technology & Telecom
Focused on the technology and telecommunications sectors, our Technology Practice offers a set of risk management and risk transfer solutions specifically designed for our clients.
Access the preeminent network of sector experts born out of wholesaling and the London markets

Complex risk requires seasoned professionals to advise on the changing nuances of these fast-growing areas.

Aviation
Aon Risk Solutions’ aviation brokers represent clients across the industry, including companies in more than 70 countries. Types of coverage involve aircraft products, aircraft finance and leasing, corporate aircraft hull and liability, commercial operators (including both fixed wing and rotor wing), airports, aviation ground service providers and fixed base operators.

Construction Services
Aon Risk Solutions has the largest dedicated network of construction brokers in the world. Our Construction Services Group specializes in all facets of construction-related risk management, including insurance, builder’s risk, surety and alternative risk management strategies for construction contractors, engineers, project owners, developers, financiers, and consultants.

Crisis Management
Aon Risk Solutions’ crisis management specialists partner with organizations exposed to extraordinary risks including kidnap and ransom, extortion, political risk, product recall and contamination, terrorism and additional events. Aon helps these organizations implement the most appropriate measures to meet their duty of care and better protect their balance sheet, people, brand and reputation.

Energy
Aon Risk Solutions’ energy specialists develop comprehensive solutions to respond to our clients’ growing risks and opportunities related to remote exploration, deeper wells and water, greater civil liability, increasing regulatory requirements and political turmoil. Our expertise serves upstream, downstream, midstream and mining sectors as well as contractors and integrated major and national oil companies.

Marine
Aon Risk Solutions delivers a wide range of innovative marine insurance products and services in areas such as hull and machinery, protection and indemnity, shipyard construction, ports, terminals and logistics companies, general and project cargo and stock throughput as well as charterers’ liability and tailored marine liability packages.

Power
Aon Risk Solutions has dedicated power specialists who support the risk management and insurance needs for clients across all generation types, from fossil fuel to nuclear. Every solution is backed by our comprehensive knowledge of the regulatory, financial, technological, environmental and geographic issues relevant to each industry area.

Professional Services
Aon Risk Solutions leads the way with the industry’s first, most experienced and most respected unified global team dedicated solely to providing specialized insurance brokerage and risk advisory services to professional services firms. These include firms consisting of accountants, consultants, lawyers, solicitors, notaries, architects, engineers and design professionals.

We help professional services firms manage risk and gain access to capital to mitigate risk-based financial volatility arising from their practices. We provide our clients with the most comprehensive and cost-effective insurance and risk financing solutions available, no matter where in the world they practice.

Space
Known externally as International Space Brokers, Aon Risk Solutions’ space specialists provide risk management and insurance brokerage services to companies with exposure to space-related risk, including pre-launch, launch, in-orbit and third party liability. Customers include satellite operators, satellite users, financial institutions, export credit agencies, national space organizations, satellite manufacturers and launch service providers.
Meeting the unique needs of Affinity clients

Aon Affinity combines the specialized knowledge of affinity solutions with the extensive resources of a global company to commit to helping our clients achieve their business goals every day.

**Aon Affinity**

Aon Affinity offers full-service capabilities for affinity solutions, backed by technical expertise, industry knowledge and Aon’s extensive global resources.

With more than 60 years’ experience in the development, delivery and administration of insurance solutions for clients’ customers or colleagues, Aon Affinity’s offerings are recognized for excellence in meeting the unique needs of individuals, professionals, businesses and specialized industries.

Our clients include associations and non-profit professional organizations, health care professionals, professional firms, utility, telecom and the travel industries.

Backed by the best resources in the industry, Aon delivers even greater value to our clients worldwide through our ability to develop risk and broking solutions that are appropriate to local laws, regulations, business processes and geopolitical conditions.
Our analytical capabilities deliver fact-based insights into the world’s most complex risks

Aon's industry-leading data and market insights help us build differentiated capabilities and provide distinctive client value. Our intelligence helps our clients better protect their businesses in a world full of constantly changing risks.

The Aon Centre for Innovation and Analytics

The Aon Centre for Innovation and Analytics is located in Dublin, Ireland. Launched in 2009, its mission is to be the leading provider of insurance market intelligence within the insurance industry, recognized by clients, carriers and colleagues.

With a team of over 90 employees, the Centre analyzes millions of data points captured in the Aon Global Risk Insight Platform® and country policy management systems to develop impactful market insights. These insights are provided to brokers and account executives via market-leading, easy-to-use electronic tools.

Essentially, the Aon Centre for Innovation and Analytics transforms broker data into meaningful analytics that drive innovative solutions for our stakeholders. In doing so, the center supports two of Aon’s core objectives – to build differentiated capabilities and to provide distinctive client value. In 2012, a second Aon Centre for Innovation & Analytics was founded in Singapore. Here we are especially focused on creating greater insights in the Health & Benefits markets.

Aon GRIP Solutions

Aon GRIP Solutions provides insurance carriers with analytical insights regarding their underwriting capabilities and advice to help them better understand Aon Risk Solutions’ clients’ requirements.

Through these activities a carrier can systematically enhance the competitiveness of its value proposition to better meet the needs of Aon Risk Solutions’ Clients.

We provide
- Strategic management consulting
- World-class analytics and intelligence through the Aon GRIP Solutions Carrier Dashboard
- Connectivity between carriers’ service offerings and clients’ needs
- Predictive analytics to increase carriers’ innovation potential

- Dedicated team with unparalleled experience in the broking sector
- Increased operational efficiency

Our People
- A dedicated network of Aon GRIP Solutions relationship and project managers
- A team of over 100 actuaries, consultants, analysts, finance and insurance professionals based in multiple locations around the world
Advisory and consulting services aligned with our clients' strategic goals

Our advisory and consulting services help clients better understand their unique needs and support custom, proven solutions. Armed with the right solution and backed by the experience and expertise of Aon professionals, our clients can develop plans to support their strategic business goals.

Aon Global Risk Consulting optimizes risk profiles

With more than 1,600 risk professionals in 50 countries worldwide, Aon Global Risk Consulting delivers a fully integrated range of risk management solutions designed to optimize the risk profile of our clients.

Our suite of services encompasses risk consulting, risk control, claims and engineering and captive and insurance management. Our risk consulting practice delivers actuarial and analytics, enterprise risk management, risk management outsourcing and risk financing solutions.

Aon Global Risk Consulting professionals are experts in property and casualty risk control, claims consulting, risk accounting, valuations, fire protection, and energy risk engineering and security consulting.

Widely recognized as the leading captive manager, our captive and insurance management experts manage more than 1,250 captives globally (a quarter of all captives worldwide) with local capabilities in over 30 countries.
One of Aon’s key differentiators is our integration of technology to maximize the efficiencies of our global account teams in order to achieve our clients’ risk management objectives. This includes internal knowledge-sharing platforms that allow our worldwide colleagues to share important thought leadership, as well as client-facing tools and technological solutions that allow us to communicate that thought leadership, counsel and advice to our clients in any part of the world.

**Aon eSolutions**

Aon eSolutions helps organizations improve management of risk, insurance and safety with award-winning technology systems and services. Our personalized and configurable best-in-class systems generate measurable value by aggregating data, streamlining business processes and optimizing resources.

**Aon Global Risk Insight Platform for added insight and policy performance**

Aon GRIP is the world’s largest proprietary database of insurance placement data, providing insight into more than USD 100 billion of premium and over 1.6 million opportunities to quote. Aon GRIP helps our brokers gauge the insurers most likely to best perform on a given placement and develop a focused broking strategy tailored to the individual client’s risk attributes and immediate market feedback. By recording quotes as they are received and aggregating this data, Aon brokers are best positioned to anticipate marketplace changes. More specifically, Aon GRIP provides our brokers with a clear advantage in carrier negotiations, since Aon is armed with the most complete and current set of facts available in the industry.
Multinational counsel and support empower world-class solutions

Our unmatched global network of offices empowers global risk service no matter where the client is located, a key benefit in today’s increasingly global economy.

Aon Global Client Network, leveraging information to better manage risk

Aon Global Client Network works in conjunction with Aon’s international team in over 120 countries to provide counsel in managing risks associated with growing international business. With Aon Global Client Network, clients can identify and manage compliance issues, exchange information, incorporate best practices, and gain access to Aon global resources, technology and intellectual capital to address specific needs.

Whether a firm is expanding internationally for the first time, a multinational firm working to optimize risk management strategies, or a global firm in need of help navigating the changing international insurance regulatory environment, Aon Global Client Network has the global reach and expertise to support key business strategies and goals.
We take pride in empowering people by serving communities around the world

The same passion and values that drive Aon’s work with clients extend into our work with communities.

Our charitable partnerships and firm-wide community involvement efforts focus on strengthening communities at risk and empowering people, especially the young, who are the very future of our global society.

**Giving**

Aon’s corporate and colleague giving contributes time, expertise and funding to support hundreds of global, national and local organizations that are making a positive difference in the lives of people and helping mitigate risks in communities around the world – from an orphanage in Kenya, a children’s hospital in Venezuela and food bank in Philadelphia, to global organizations such as the Red Cross, Ronald McDonald House Charities, Special Olympics and UNICEF.

**Volunteering**

Each year, Aon volunteers devote tens of thousands of hours of service to charitable organizations and educational institutions around the world. During Aon’s Global Service Day, Aon colleagues deliver more than 27,000 service hours to local charity partners. Events included blood drives, packing food boxes for the hungry, facility improvements to child care centers, park clean ups, building houses, and providing supportive services and recreational opportunities to people with disabilities.

To read more about Aon’s commitment to our communities, access the Aon Global Citizenship Report at aon.com/GlobalCitizenship

**Find A Better Way**

Find A Better Way is a charity dedicated to improving the technology needed to identify and eradicate the threat of landmines worldwide. The initiative is also committed to raising awareness of the risk of landmines and improving access to health services for victims. Aon was introduced to Find A Better Way in 2010 through our Manchester United sponsorship. The initiative was started independently by one of the club’s most legendary players and distinguished ambassadors, Sir Bobby Charlton, who was moved to action after seeing the impact of landmines on the lives of children in Bosnia and Cambodia. Aon has led the fundraising effort to establish the charity as an entity and support its vital research projects. Moving forward, Aon will help the charity identify and work with organizations across many industries to secure the treatment, services and materials required to make an impact on the risk of landmines and improve the prospects for those living in afflicted communities.

For more information on Find A Better Way, visit findabetterway.org.uk

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