

If You Used an Aon Company, Affiliate or Subsidiary for Insurance Services from January 1, 1994 through December 31, 2004 You Could Get a Payment from a Class Action Settlement.

Please Read This Legal Notice Carefully, Your Rights Could Be Affected.

There is a proposed Class Action Settlement pending in the Circuit Court of Cook County, Illinois. The case is known as *Daniel v. Aon Corporation*, Case No. 99 CH 11893. On March 9, 2005 the Court preliminarily approved this Settlement.

What is this Class Action About?

The class action lawsuit concerns alleged conduct by subsidiaries and affiliates of Aon Corporation ("Aon"). It involves Aon's receiving or eligibility to receive "Contingent Commissions." These Contingent Commissions were paid by insurers in connection with the placement of insurance and other risk solutions products by Aon.

Plaintiffs allege that the Contingent Commissions represent wrongful retention and/or misappropriation of money paid as premiums by Class Members. Defendants deny these allegations and any wrongdoing. The Defendant companies include Aon Corporation, Aon Group, Inc., Aon Services Group, Inc., Affinity Insurance Services, Inc., K&K Insurance Specialties, Inc., and K&K Insurance Group, Inc. The relief provided in this Settlement applies to all subsidiaries and affiliates of Aon.

Am I a Class Member?

You may be a member of the Class if:

- You were a resident of the United States, and
- You directly or indirectly used an Aon subsidiary or affiliate in the United States to place, renew, consult on or service insurance or other similar risk solutions products wherein Aon received or was eligible to receive Contingent Commissions, and
- You purchased your insurance policies during the period between January 1, 1994 and December 31, 2004.

To verify that your insurance was through an Aon company, please contact your insurance broker. You also may locate contact information for the law firms appointed by the court to represent Class Members (called "Class Counsel") by visiting the Web site or calling the toll free number below.

What Does the Settlement Provide?

The Settlement creates a fund of at least \$38 million to compensate Class Members who purchased insurance through Aon between January 1, 1994 and December 31, 2004 (the "Daniel Fund"). The Settlement also limits Aon's conduct in offering insurance services. Class Members who purchased insurance through Aon between January 1, 2001 and December 31, 2004 also may receive payments from the separate \$190 million fund ("Attorney General Fund"), created as part of Aon's Settlement with State Attorneys General.

How Much Will I Be Paid?

Your share of the Daniel Settlement Fund will depend on:

- When you used Aon for insurance services,
- The amount of premiums you paid,
- An estimate of the Contingent Commissions attributed to your policies, and
- The number of claims that are submitted.

What Are My Legal Rights?

If you did not previously exclude yourself from the Class, you will be bound by any decision of the Court and you may be entitled to receive a payment. If the Settlement is approved, you will give up your right to sue Aon and other Defendants in this lawsuit for the claims in this case.

Rejoining the Class

If you previously excluded yourself from the Class and wish to accept the benefits of the Settlement, you must submit a written request to Daniel Settlement Class Counsel, c/o Kirby McInerney & Squire LLP, 830 Third Avenue, 10th Floor, New York, NY 10022. The request must include your name, address, and telephone number. This request must be postmarked by **August 19, 2005**.

Objecting to the Settlement

Your objections must be in writing and postmarked by **August 19, 2005**, as outlined in the *Notice of Proposed Class Action Settlement*, which is available by visiting the Web site or calling the toll-free number below.

Who Represents Me?

The Court has appointed several law firms called Class Counsel to represent you. You don't have to pay Class Counsel for their services. You may hire your own lawyer to appear in Court for you, but it is not necessary and you have to pay that lawyer yourself.

Class Counsel intends to ask the Court for an attorneys' fee in the amount of \$19 million and reimbursement of their expenses. The requested attorneys' fee is about 8.3% of the total monetary benefits available to the Class from the combined Daniel and Attorney General Settlement Funds. The Court may award less than that amount. Defendants and the Court acknowledge that Class Counsel's efforts were a substantial factor resulting in the Attorney General Settlement, as well as the Daniel Settlement. The fees and expenses for Class Counsel will be paid from the Daniel Fund.

When and Where Will the Court Decide to Approve the Settlement?

The Court will hold a Fairness Hearing at 10:00 a.m. on October 11, 2005 in Room 2510 of the Richard J. Daley Center, 50 West Washington Street, Chicago, IL. At this Hearing, Judge Nowicki will consider whether the Settlement is fair, reasonable and adequate and the amount of attorneys' fees and costs to be awarded. If there are any objections, the Court will consider them. After the Hearing, the Court will issue its ruling. If you wish to speak at the Fairness Hearing, you must submit your comments or objections in writing as outlined in the *Notice of Proposed Class Action Settlement* and state that you want to be heard at the hearing. Objections must be postmarked by August 19, 2005.

Providing Policy Information to Aon

Aon is using its own records to identify eligible Class Members. If you did not receive a mailed Notice from Aon by July 20, 2005, please go to the Web site to download a claim form or call the toll-free number to request one. To verify that your insurance was through an Aon company, please contact your insurance broker.

This Notice is only a summary. For More Information on the Settlement, Your Rights and a Copy of the Notice of Proposed Class Action Settlement,

Visit: www.Aon-Daniel-Settlement.com Call: 1-800-714-9815

or Write: Daniel Settlement Administrator, 2807 Allen St., PMB #801, Dallas, TX 75204-4094