The NFP Solution

NFP, an Aon company, is an organization of consultative advisors and problem solvers. We help companies and individuals around the globe to address their most significant risk, workforce, wealth management and retirement challenges through custom solutions and a people-first approach.

However you choose to take advantage of NFP's extensive capabilities, you'll partner with some of the most elite professionals around. Our experts not only excel in their own areas of specialties, they also share access to the entire network of knowledge that is NFP — and a commitment to connecting you to that knowledge when you need it.

PROPERTY AND CASUALTY

SPECIALTIES

- Complex risk solutions
- Construction
- Financial institutions
- Franchise
- Healthcare and life sciences
- Hospitality and leisure
- Private equity
- Professional services
- Real estate
- Sports and entertainment
- Transportation

PRODUCTS AND COVERAGE EXPERTISE

- Aviation
- Boiler and machinery
- Commercial and contract surety
- Commercial auto
- Commercial liability
- Crime
- Cyber liability
- Directors and officers
- Domestic and foreign transit
- Employment practices liability
- Environmental
- Fiduciary
- Jewelers' block
- Ocean marine
- Owner/contractor controlled insurance program
- Professional liability
- Property
- Trade credit, political risk, kidnap and ransom
- Transactional solutions
- Umbrella/excess liability
- Workers' compensation

SERVICES

- Actuarial services
- Analytics
- Captives and alternative risk
- Claims management
- Complex casualty/risk management
- International placement
- Occupational health and safety
- Reinsurance
- Select business unit

PERSONAL RISK

- Affinity groups
- Automobile
- Aviation and aircraft
- Cross border coverage
- Cyber liability
- Domestic staff
- Equine insurance
- Family offices
- Flood insurance and excess flood
- Homeowners insurance
- Kidnap and ransom
- Private client group
- Rental properties
- Secondary and seasonal homes
- Travel insurance
- Umbrella/excess liability
- Valuable articles
- Watercraft and recreational vehicles

BENEFITS AND LIFE

EMPLOYEE BENEFITS

- Ancillary benefits
- Benefits compliance
- COBRA administration
- Consumer-driven health plans (HSAs and HRAs)
- Employee assistance programs
- Employee communications
- Flexible spending accounts
- Group, medical, dental and vision

BENEFITS AND LIFE

- Health and well-being programs
- Health advocacy services
- Healthcare plans
- International benefits
- Limited medical
- Long-term care
- Professional employer organization services
- Rx Solutions
- Stop-loss insurance
- Technology/benefits management
- Third-party administration
- Voluntary benefits

EXECUTIVE BENEFITS PLANS

- 409A nonqualified deferred compensation
- 457(b) non-governmental plans
- 457(f) plans
- Bank-owned life insurance (BOLI)
- Carried interest plans
- Compensation consulting services
- Corporate-owned life insurance (COLI)
- Disability income protection solutions
- Executive bonus plans
- Executive group term carveout plans
- Global/multi-currency executive plans
- Insurance company-owned life insurance (iCOLI)
- Plan administration and recordkeeping
- Plan design and consulting
- Split-dollar life insurance plans
- Supplemental executive retirement plans (SERPs)

HR SOLUTIONS

- Benefits administration
- Compensation
- Employee handbook
- Employee relations
- Employment process
- HR audits
- HR outsourcing
- HR services
- Legal compliance
- Payroll, benefits and HR administration systems
- Performance management
- Wage and hour

LIFE INSURANCE

- Alliances with international tax and legal firms, and policy valuation firms
- Business continuity planning
- Buy-sell agreements
- Disability insurance
- Estate planning
- Expert medical and financial underwriting
- High-limit disability insurance
- Inforce insurance consulting and policy valuation
- International insurance solutions
- Life insurance
- Long-term care insurance
- Premium financing
- Structured settlements
- Supplemental income planning

WEALTH AND RETIREMENT

RETIREMENT ADVISORY

Services:

- Fiduciary compliance
- Individual financial consulting
- Investment advice
- Participant outcomes
- Plan design
- Plan governance
- Provider benchmarking
- Target-date fund consulting

Types of Plans:

- 401(k)
- 403(b)
- 457 governmental plans
- Cash balance plans
- Defined benefit plans
- Profit sharing plans
- Simplified employee pension plans, SIMPLE, Solo(k)

BUSINESS MANAGEMENT

- Asset acquisition/sales consulting
- Bill payment and payroll services
- Budget and cash planning
- Financial advice
- Insurance wealth management guidance
- Tax management

WEALTH MANAGEMENT

- Alternative investment strategies
- Asset allocation
- Asset management
- Family office services
- Financial planning
- Individual investment consulting
- Institutional and nonprofit investment consulting
- Portfolio reporting
- Research
- Retirement distribution
- Retirement planning
- Trust and estate planning
- Wealth accumulation planning

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