IN WITNESS WHEREOF, the parties hereto have executed this Employment Agreement to become effective as of the date first above written.

	Address: 524 Beflrey Court Avon Lake, OH 44012	Signature April 9,206		John O'Neill	EMPLOYEE:
TITLE:	BY:	Suite 2000 Chicago, IL 60606	Wilhs Tower 322 South Wacker Dr	Willis Americas Administration, Inc.	EMPLOYER:

convinced that your experience and expertise will help us maintain and enhance our reputation. We look forward to you joining the Willis team. Willis has assembled some of the best professionals in the insurance brokerage industry. We are

l<sub>k</sub>

John, we look forward to having you at Willis!

Sincerely,

Director of HR Operations, North America Christy Shannon

Enclosure

I agree to accept employment under the terms and conditions set forth above:

Signature - John O'Neill

IN WITNESS WHEREOF, the parties hereto have executed this Employment Agreement to become effective as of the date first above written.

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	Address: 524 Beffrey Court Avon Lake, OH 44012	Signature A A A A A A A A A A A A A A A A A A A	John O'Neill	EMPLOYEE:
TITLE:	BY:	322 South Wacker Dr Suite 2000	Willis Americas Administration, Inc. Willis Tower	EMPLOYER: