

AON

Aon Global Client Engagement

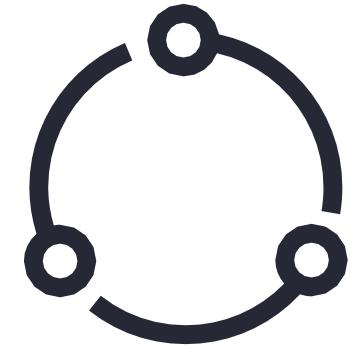
July 19, 2022



Multinational Client Value Proposition



Aon's Multinational Client Offering



Aon's Multinational Infrastructure enhances our clients' resilience and financial performance by delivering innovative solutions addressing operational and people risks.

The basis for delivery of our client solutions is the collective experience and knowledge of our globally coordinated teams, our leading market position, and proven processes and technology.

Empowering Continuity

Drawing from our experience and expertise we help identify and mitigate risk that could disrupt your business



Empowering Profitability

Optimising your Total Cost of Insurable Risk to minimise earnings volatility and maximise profitability



Empowering Growth

Providing the best risk and people solutions to empower the growth of your organisation successfully across each geography

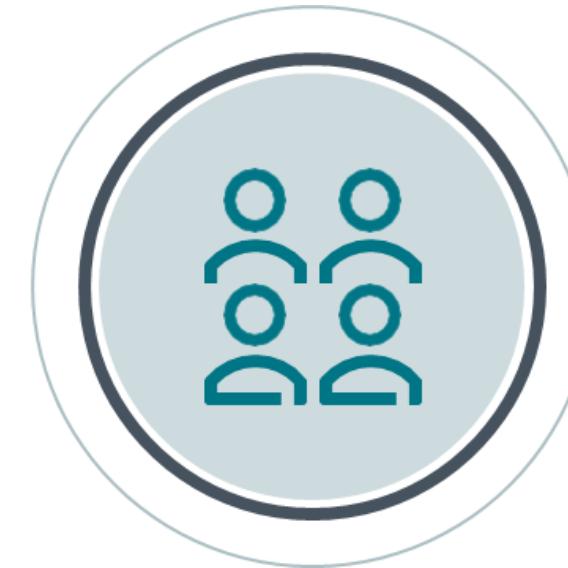


We Understand the Risk and People Needs of Multinationals



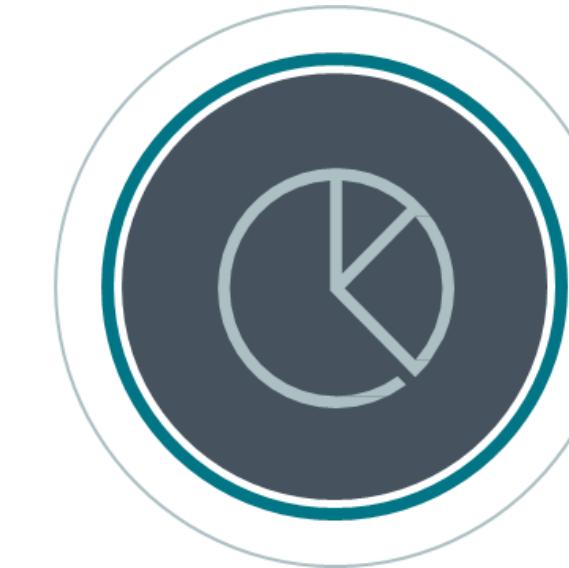
Risk Financing

- Do you believe your Risk Retention and Risk Transfer programs are structured to support your business?
- Are you confident that it will respond to the greatest threats facing your firm?



Talent

- Are you recruiting, retaining and rewarding your top talent to spur the success of your organisation?
- Are you able to retain and attract the best talent?
- Are they engaged and adding value to your firm?



Retirement

- How competitive are your retirement and pension platforms?
- Are their funding mechanisms sustainable considering the current longevity trends and macro economics environment?



Data & Analytics

- Are you optimising your Total Cost of Insurable Risk & People Risk?
- Does your advisor share risk and people risk insights that enable the best business decisions to be made?



Emerging Risks

- Can you quantify your emerging risk exposures?
- Do you have a strategy around these new risks?
- What is your level of risk maturity?

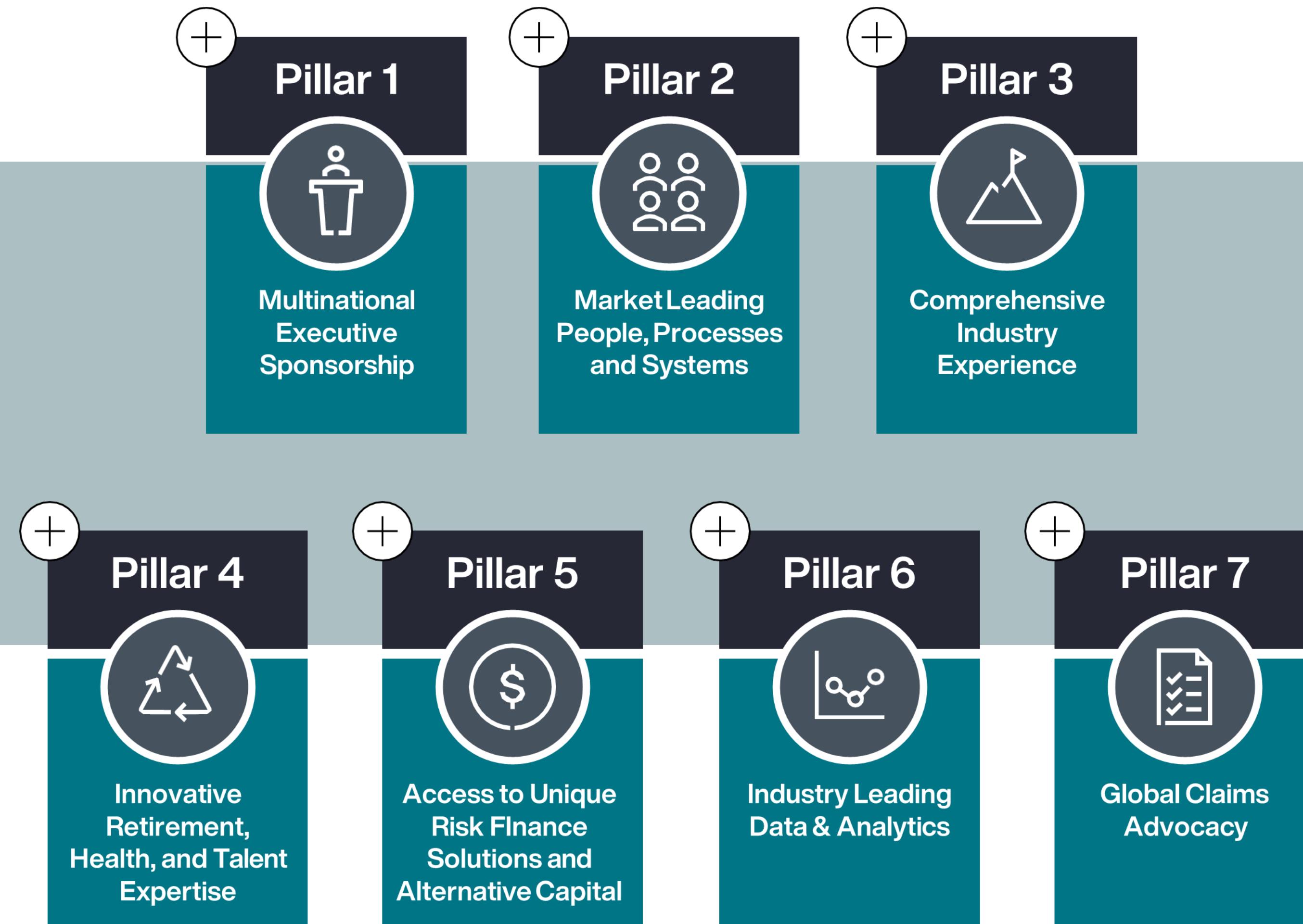


Health

- Does your company have a truly global view into the Benefits Programs you have in place internationally?
- Do you have the most competitive plans in place to properly reward your expats?
- Do you have a wellness strategy?

Aon's Multinational Client Offering

The 7 Pillars





True Multinational Executive Sponsorship



A dedicated executive sponsor that always acts in the best interests of you, our valued client



Ability to deliver Aon's full capabilities across the areas of Risk, Retirement, Health and Talent underpinned by our unique capabilities around Data & Analytics and Risk Transfer
Expertise via one point of contact



Ability to deliver all of Aon's content, capabilities and solutions to any multinational client irrespective of geography or industry practice



Ultimately accountable for ensuring Aon delivers



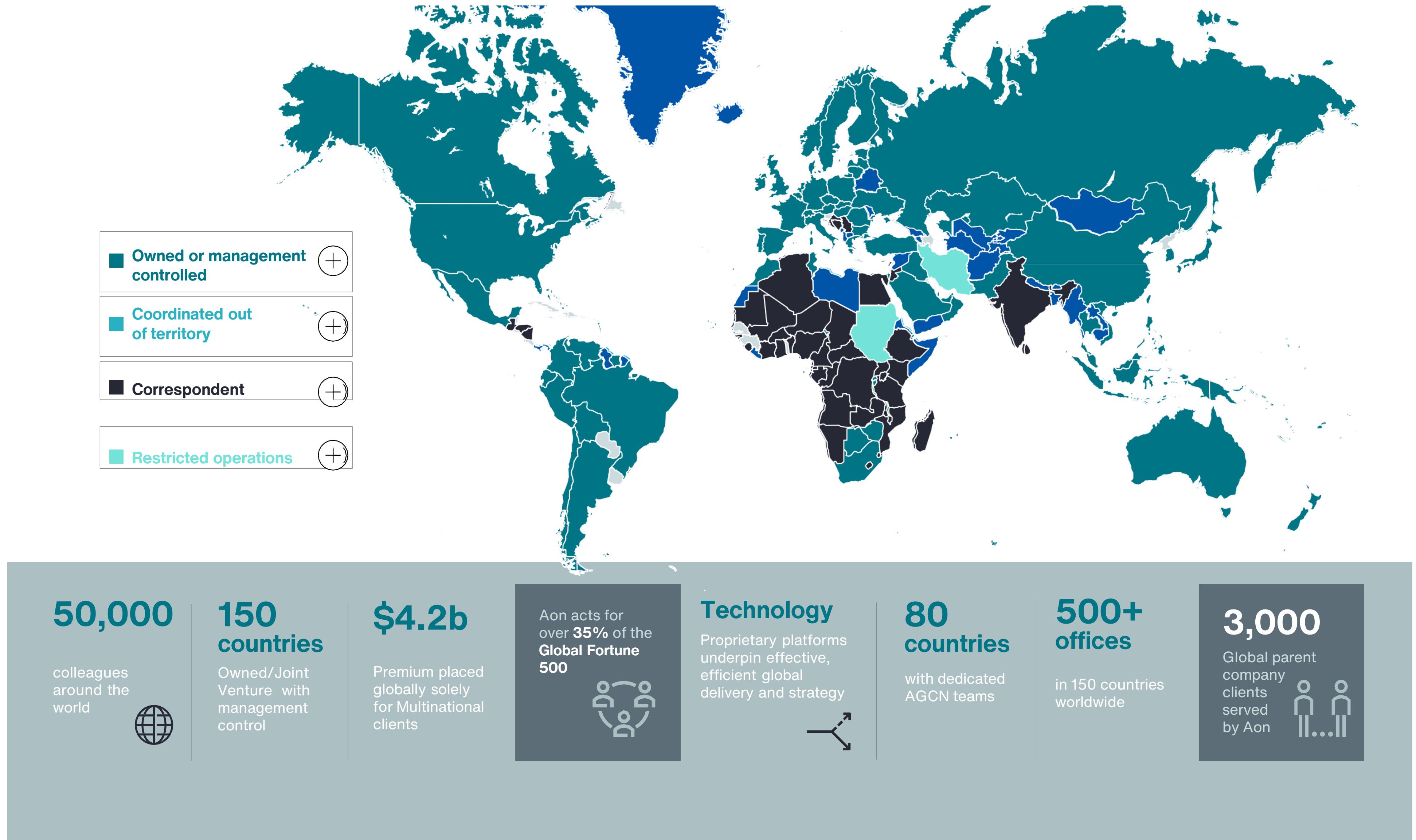
Global Leading Infrastructure

Powered by People, Processes and Technology

Aon's Global Client Network (AGCN) consists of market leading people, processes and technology that connect across the globe to deliver co-ordinated and consistent multinational risk transfer programs.



Deliver a Multinational Solution via the Aon Global Network





The Aon Global Client Network Approach

Simplifying the globally complex





How Aon's Global Client Network Delivers for Clients

Colleagues

Dedicated experts accountable for providing counsel & risk advisory, aligning resources, ensuring partnership and consistency in engagement and delivery across your business' footprint

Aon Management Guide

Aon's long established terms between Aon, client(s) and Aon offices which is regularly reviewed and outlines underlying rules of engagement

Global Governance

Partnered accountability, oversight and direction to ensure appropriate support from corporate level, management from different geographies and effectiveness globally

Network Score Card

Proprietary approach to self-management coupled with client feedback to ensure consistency in delivery

Global Account Management System

AGCN's proprietary technology platform which hosts programme data to monitor performance and develop strategic approaches to managing risk



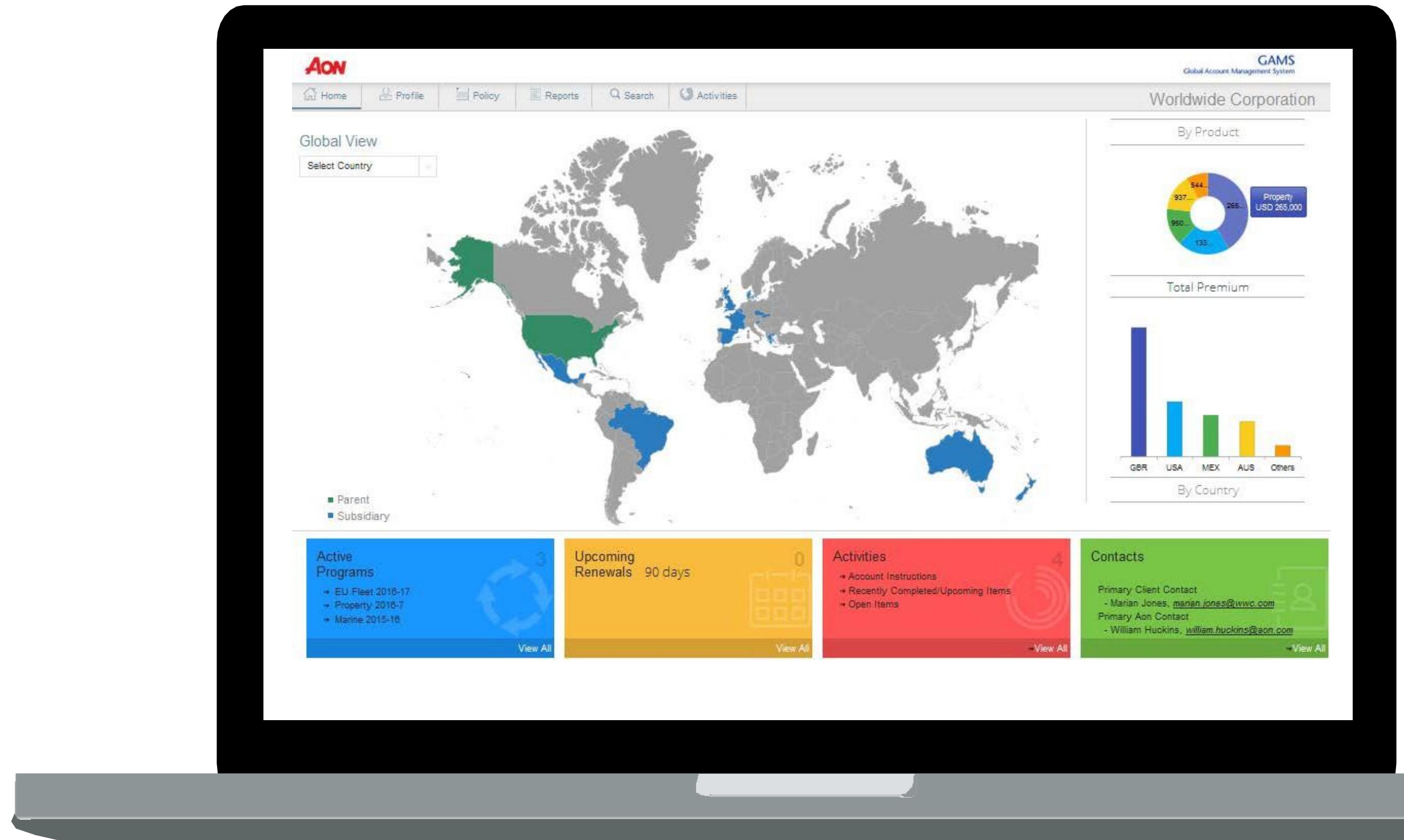
Aon Systems

Aon Global Account Management System (GAMS)

GAMS enables clients to access a consolidated view of global insurance data and generate related reports with 24/7 access.



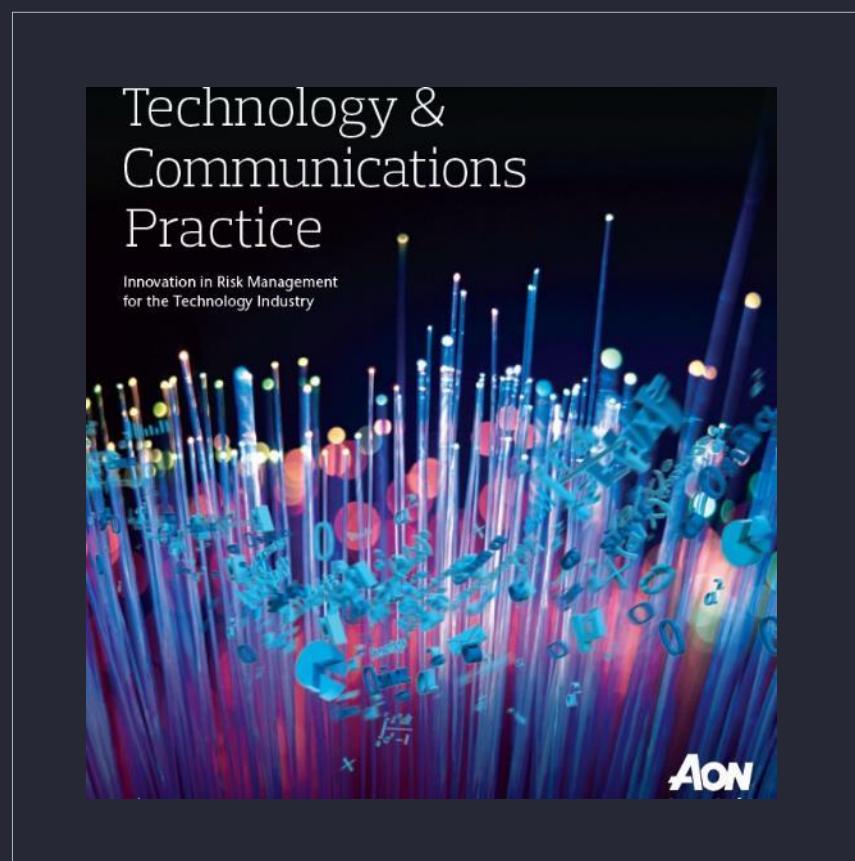
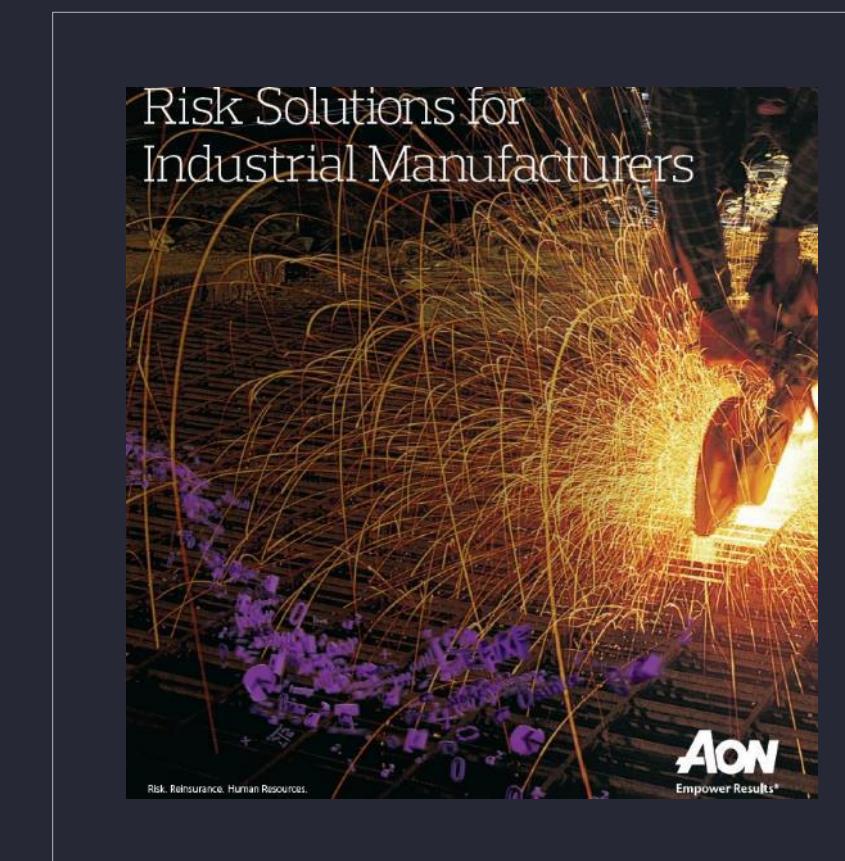
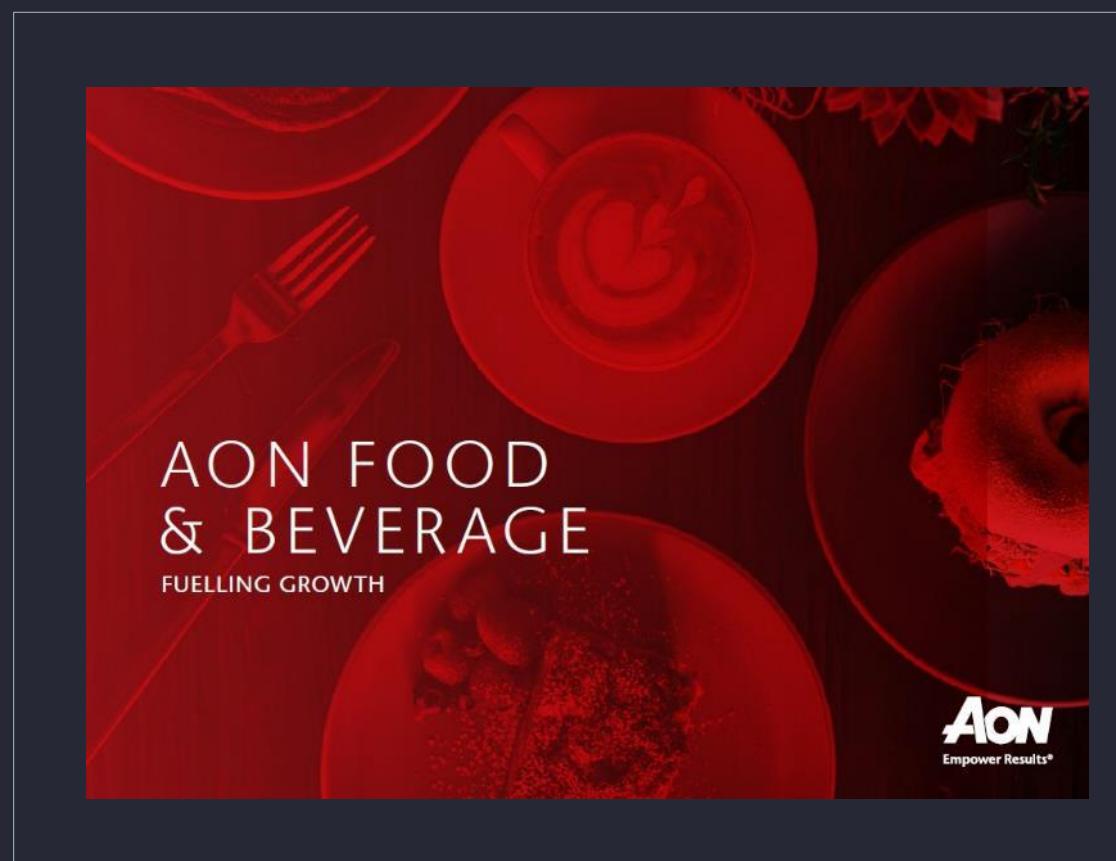
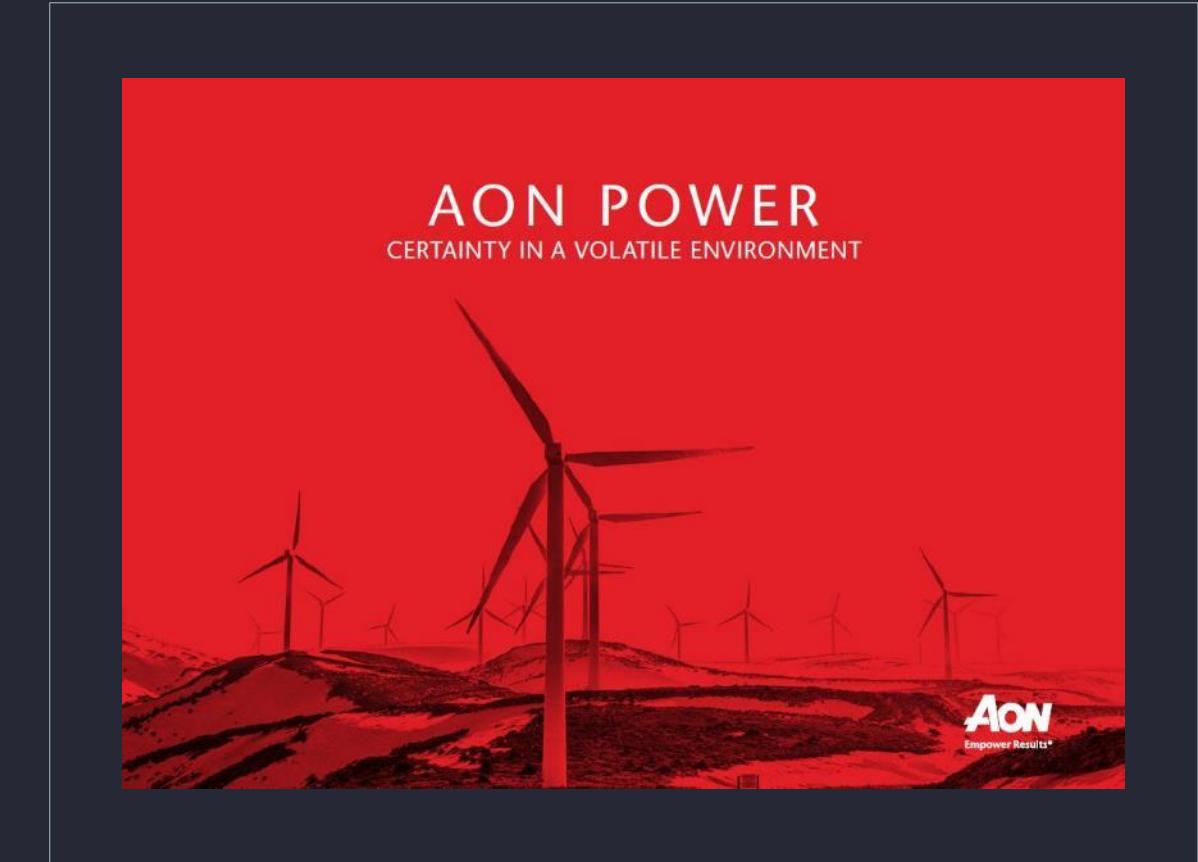
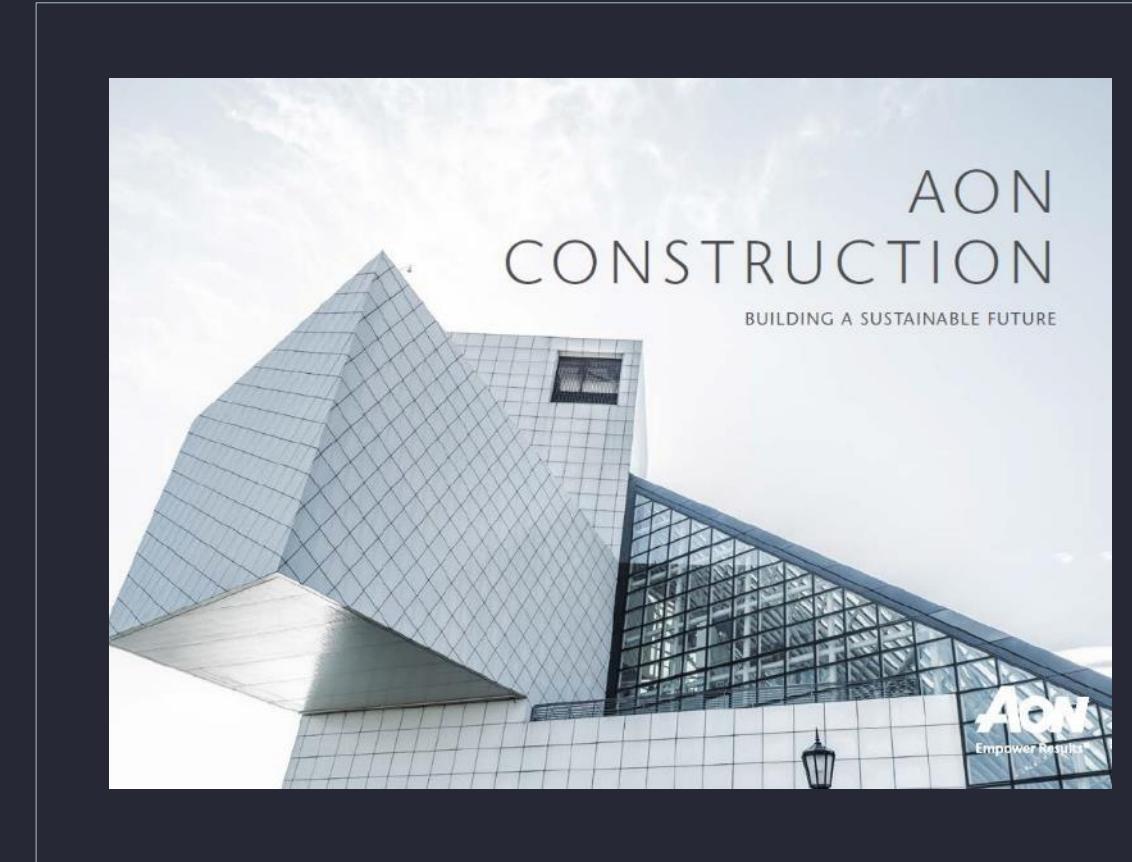
- **Workflow**
View the activities of team members across the network
- **Spend**
Track spend globally or by product or location
- **Performance**
Monitor performance of the program against metrics
- **Global Map**
View the program on a global map split by region
- **Communication**
Stay updated with communication across the network
- **Reports**
Access reports on program performance





Comprehensive
Industry
Experience

Industry Value Propositions





Innovative Retirement, Health and Talent Expertise



We have the ability to create bespoke retirement solutions for Multinational companies at corporate, local and individual level.



We have assisted some of the world's largest companies to de-risk pension schemes through risk transfer solutions and delegated investment strategy implementation solutions.



Our delegated investment solutions combined with employee portals also help companies to optimise how their DC retirement contributions are invested by employees.



Proven multinational health & benefit pooling solutions that assist in optimising your Total Cost of Risk and reducing 10% of Total Spend on Average.



Aon's Talent, Rewards & Performance Practice has 3000 professionals and experts focused on one goal: helping our clients drive business performance through people performance.



Help to understand the key issues in your organisation across Benefits and Pensions and visualise the key health/financial wellbeing risks trends overtime.



Access to unique Risk Finance Solutions & Alternative Capital



Proven ability to design optimum risk retention and risk transfer strategies using The Aon Risk Finance Decision Platform



Industry leading advice and consultation on captive utilization for insurance and benefits



Via Aon Reinsurance Solutions, we bring alternative capital to Multinational organisations that can assist in creating bespoke risk financing solutions that include:

- Catastrophe Bonds and Insurance Linked Securities – we are the largest issuers of these types of solutions on a worldwide basis
- Parametric based weather solutions to hedge against the impact of adverse weather conditions on any global business



Ability to provide market leading facilities such as the Aon Client Treaty (ACT) – 20% fixed London capacity across key insurable risk classes



Underpinned by world class actuarial modelling skills that help to accurately quantify the underlying risk exposures



Risk Financing Decision Platform

Achieving the right balance between risk retention and transfer, aligned with your risk appetite

How does your organisation measure and manage risk?



Our integrated analytical solution consists of three modules that link financial insight, actuarial analysis and insurance market factors:



Incorporating RFDP into your insurance strategy decision making process can help to deliver multiple benefits.

Capital Deployment Efficiency



Risk Appetite

Risk Appetite
Establishes your organisation's willingness to retain risk, linked to corporate financial objectives



Loss & Volatility Modeling

Loss & Volatility Modelling
Generates a thorough understanding of your current risk exposures individually and across the portfolio



Programme Design Enhancement

Programme Design Enhancement
Compares the cost and benefit of your available risk management and insurance programme options



Visibility into the full range of potential loss outcomes



A 'health check' of current risk transfer strategies



Insight into the risk transfer programmes available across the market



Impact Forecasting

Decision Platform



Aon ImpactOnDemand

Aon's direct-access digital platform to visualize and quantify your organization's exposure to catastrophe risk

Complex organizations with diverse domestic and international locations often have key questions to answer in order to fully understand their CAT exposure:

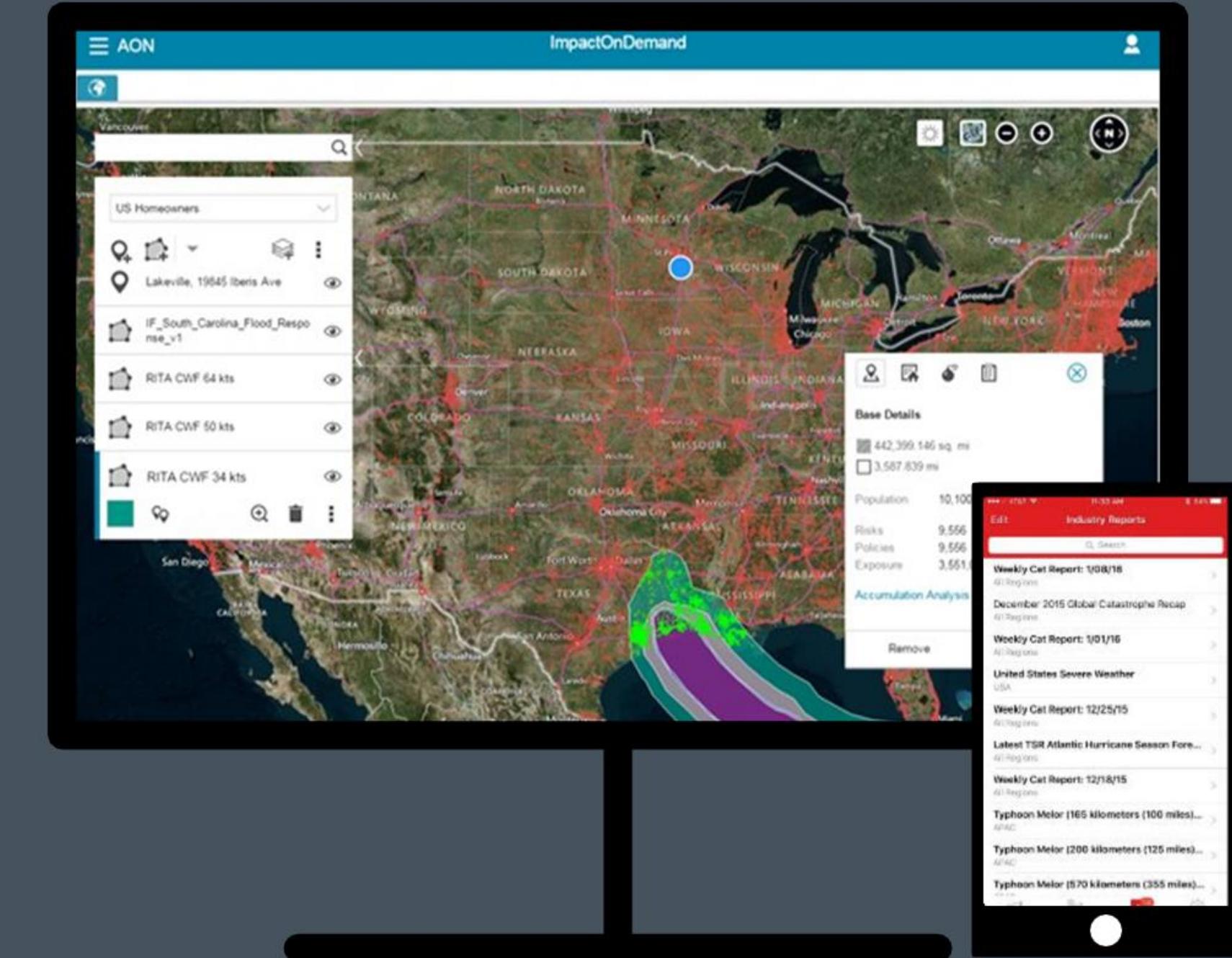
Do you know how much CAT exposure your organization has location-by-location? including, individual locations, city, county, state, country or a specifically defined geography

Can you quantify your potential lost revenue, supply chain interruption, or employees at risk for a given CAT event?

Do you have one system that can map all of your locations and show your full CAT exposure to flood, earthquakes, hurricanes, wildfires, tornado and hail events, volcanic eruptions, and other ad-hoc events?

Does your c-suite or board ever ask for detailed reporting on potential CAT losses during a live event?

Do you have access to current and historical data from all the key climate and CAT agencies to inform your decision making?





Industry Leading Data & Analytics

Aon has the largest proprietary insurance market database in the world, delivered via our on-line application, Risk View. It provides the ability for our teams to access the depth of GRIP data to do customized desktop benchmarking using actual and virtual peers.

Combined with Aon's loss modelling capabilities we can accurately quantify a Multinational organisation's Total Cost of Insurable Risk and how this can be optimised, including the utilisation of captive insurer or risk retention facilities.

We leverage our data & analytics capabilities to provide you with the ability to make more informed decisions on your optimal risk retention and risk transfer capabilities.



Delivers Client Value Across Multiple Channels

Data & Analytics



Core Broking Data & Analytics

Data and analytics are at the core of Aon's broking to drive the best results for clients, including price and coverage:

- Aon Risk/View
- Aon Centre for Innovation and Analytics
- Broking/Specialty Practices
- Thought Leadership
- Aon Market Security



Direct Access to D&A and Digital Capability

Aon is leading the risk and insurance industry in providing clients greater control and efficiency through online access to data and analytics

- Aon Cyber Quotient Evaluation (CyQu)
- ImpactOnDemand
- Aon Sophi
- AonLine
- Aon Client Exchange



Portfolio Placement Solutions Driven by D&A

Aon consistently utilizes the power of our data to provide innovative placement solutions, driven by data across industry segments, products and geographies.

- Structured Portfolio Solutions
- Managing General Underwriters
- Aon Client Treaty



Advisory & Consulting Capabilities Driven by D&A

Aon provides advisory and consulting capabilities to drive even greater value from Aon's industry-leading data and analytics:

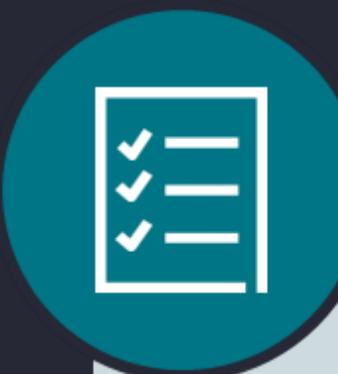
- Risk Quantification
- Solution Assessment & Design
- Risk Mitigation & Management
- Risk Retention
- Claims Consulting



Global Claims Advocacy



1,500 claims professionals globally, managed through a Regional Chief Claims Officer structure



Full alignment between claims strategy and broking strategy, including carrier selection



Claims escalation agreements in place with all major lead insurers in the multinational segment, which include direct access to carrier Chief Claims Officers



Dedicated specialist resources for complex claims resolution



Strategic partnerships and "C" level connectivity with global adjusting firms



Global database of escalated claims, allows Aon to provide insights on policy wording efficacy and claim resolution



Financial Outcome of Resolved / Closed Claims

Claims Advocacy Impact

Aon's claims professionals consistently deliver best in class results for clients

Scale of Impact

2,547 Clients

1,631 Complex Losses

2,165 Large Losses > \$5M

231 Insurers

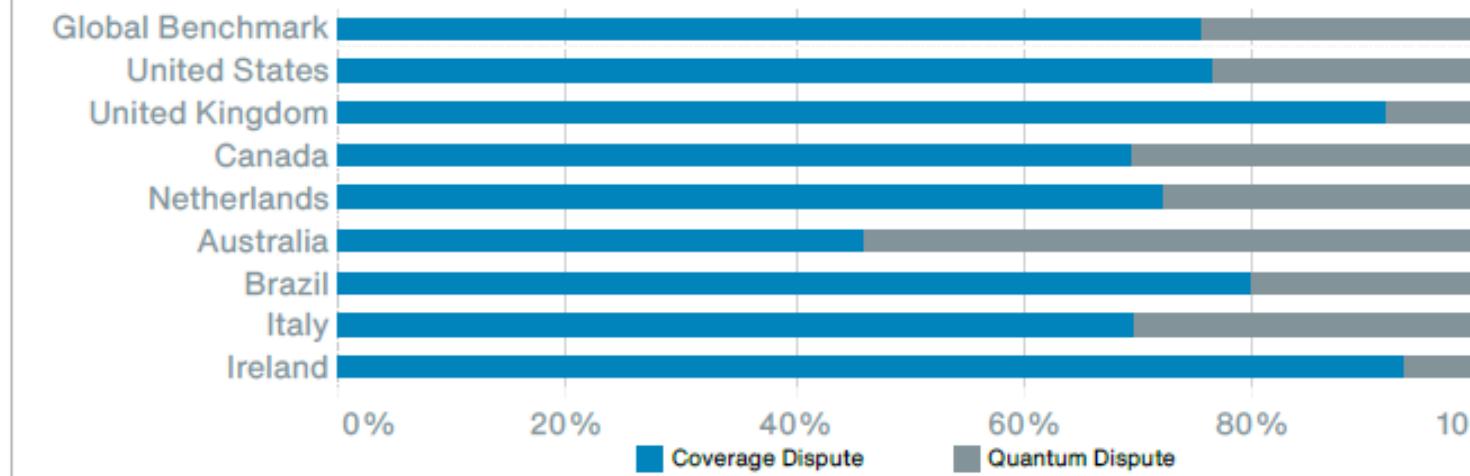
57 Countries

22 Products

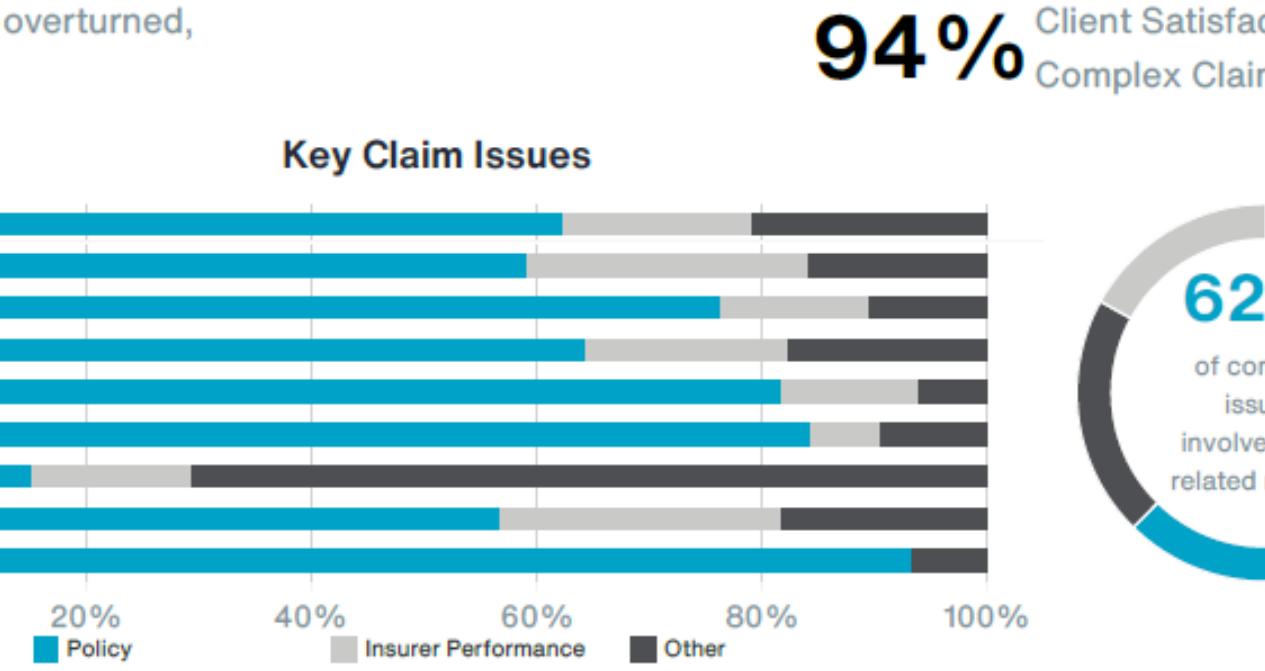
Complex Claims Insights

48% of full or partial declinations have been successfully overturned, delivering approx. \$6.9B to clients

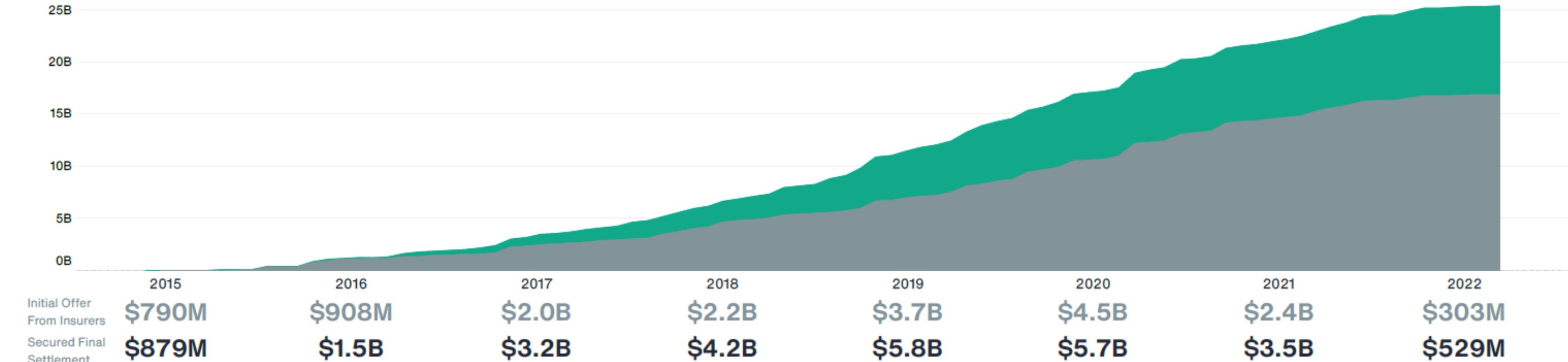
Complex Categories by Client Country



Key Claim Issues



Financial Outcome of Resolved / Closed Claims (USD)



\$16.8B

Initial Offer
From Insurers

\$25.3B

Secured Final
Settlements

\$8.3B

Financial Uplift
Over Initial Offers

50%

Financial Uplift
Over Initial Offers

Financial figures represent all closed claims input between 2015-2022 YTD; Financials are reflected in USD. Excludes COVID-19 Related Matters.
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Regions: All; Alternate Region: All; Countries: All; GBC: All; Product Lines: All; Industries: All