Our Solutions Serve These Client Segments

**Private Passenger:**
Original equipment manufacturers (OEM) of passenger vehicles including sedans, SUV’s, and light trucks

**Commercial Truck:**
Original equipment manufacturers of large commercial trucks and buses

**Specialty Vehicles:**
Original equipment manufacturers of specialty vehicles including fire/rescue, mining, etc.

**Component/Technology Suppliers**

**Traditional Tier (1,2,3) Suppliers:**
Suppliers of auto components directly to OEM’s (Tier 1) or direct suppliers to Tier 1 (Tier 2), etc.

**Software Providers:**
Technology companies providing operational software for vehicle systems, including Advanced Driver Assistance Systems (ADAS)

**Distribution**

**Dealerships:**
Auto retail/service outlet offering OEM products to the public

**Distributor Groups:**
Grouping of several dealership under common management

**Parts Retailers:**
Retail outlet for distribution of auto repair parts

**Ride Sharing:**
Organized transportation utilizing owner operated vehicles, deployed with a technological platform

**Car Sharing:**
Fleet based car sharing

**Car Rental:**
Retail auto rental companies providing short term auto usage for the public

**Taxi/Livery:**
For hire, short duration transportation services

**About Aon**
Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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Delivering Greater Value to the Automotive Industry

Today’s global automotive industry is facing increasingly complex and interconnected risks.
Developing Mega Trends

Driven by consumer demand, competition, and rapid technological advancement, we anticipate movement in the below trends will continue to advance with unprecedented speed.

### Shift to Partial/Fully Autonomous Vehicles (Level 3 and 4/5 autonomy)
Level 3 vehicles are partially autonomous, meaning many of the safety critical driving functions are shifted to the vehicle itself, but the driver is still present and must intervene as necessary.
Level 4/5 vehicles are fully autonomous and operate without driver intervention.

### Shift away from internal combustion engines
Ultimate departure of vehicle power source from conventional gas/diesel combustion engines utilizing fossil fuel to electric, hydrogen, or other propulsion.

### Shift away from private vehicle ownership to “Mobility Services”
Traditional private vehicle ownership will be challenged by vehicle “services” which provide per use or subscription transportation with various vehicle options. Vehicle ownership is no longer necessary for access to on-demand and convenient transportation from any location.

Managing Today’s Risks

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>Property/Asset Protection</td>
<td>Risk associated with Property Damage and Business Interruption to global manufacturing footprint including key supplier locations.</td>
</tr>
<tr>
<td>Workers Compensation</td>
<td>Direct cost (medical and lost time wages) associated with workplace injuries as well as indirect impact on productivity.</td>
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<tr>
<td>Product Liability</td>
<td>Third party claims resulting from Bodily Injury and Property Damage alleging vehicle or component system failure.</td>
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<tr>
<td>Management Liability</td>
<td>Financial loss resulting from Directors and Officers Liability, Fiduciary Liability and Crime claims.</td>
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<tr>
<td>Environmental Liability</td>
<td>First and third Party claims alleging negative environmental impact on claimant.</td>
</tr>
<tr>
<td>Political Risk</td>
<td>First Party financial impact caused by confiscation, expropriation and other political events resulting in financial loss.</td>
</tr>
<tr>
<td>Supply Chain</td>
<td>Financial impact of Business Interruption caused by a disruption in the Supply Chain from a variety of causes.</td>
</tr>
<tr>
<td>Cyber</td>
<td>First and third party financial impact caused by 1) breach of personally identifiable Information, 2) network business interruption of an operating facility and 3) tampering with a vehicle or system manufactured by the Insured.</td>
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