

▶ Aon's product and industry leaders have been working to understand these quickly evolving technologies, discussing the related exposures with our clients and collaborating with the insurance marketplace to develop innovative risk transfer solutions for our clients.

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.

© Aon plc 2017. All rights reserved.

The information contained herein and the statements expressed are of a general nature and are not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information and use sources we consider reliable, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

Visit us at aon.com/crypto

GDM05524_032318

Contacts

Jackie Quintal*

Managing Director and Financial
Institutions Practice Leader
1.212.441.2339
jacqueline.quintal@aon.com

Eric Boyum*

Managing Director
Technology and Communications
Industry Practice Leader
1.303.639.4120
eric.boyum@aon.com

* If you have any questions about your specific coverage, or are interested in obtaining coverage, please contact your Aon broker.

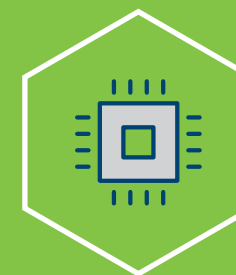


Aon Risk Solutions



Risk Transfer Solutions

Blockchain. Cryptocurrencies.
Initial Coin Offerings

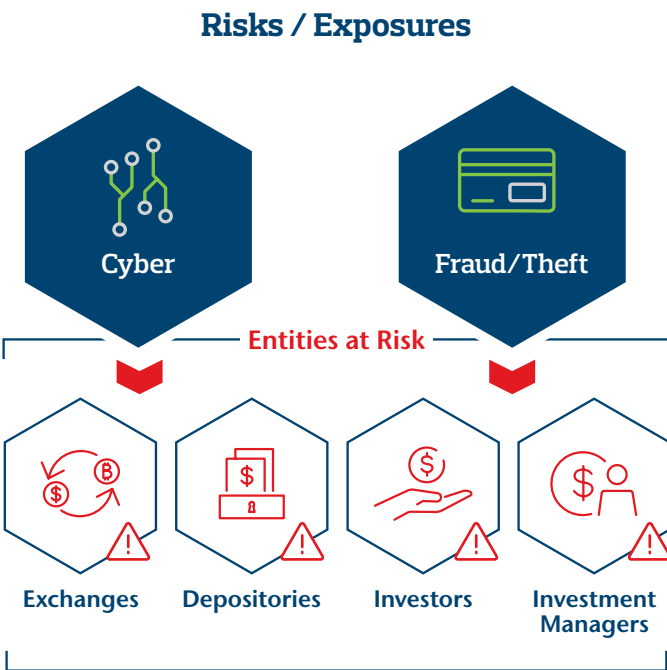


As technology continues to transform financial services,

both early-stage and established institutions must evaluate the role cryptocurrencies, blockchain, and initial coin offerings (ICOs) may play in their business' strategy. With the excitement and opportunity surrounding these technologies, there is also potential for volatility and uninsured risk.

Cryptocurrencies

As cryptocurrencies become more prevalent in financial services across established platforms for trading, futures, derivatives, and payment processing, companies are seeking insurance solutions



Traditional Insurance

Crime or fidelity policies generally insure against theft of tangible property, typically including money and securities. Standard terms and conditions do not contemplate cryptocurrencies.

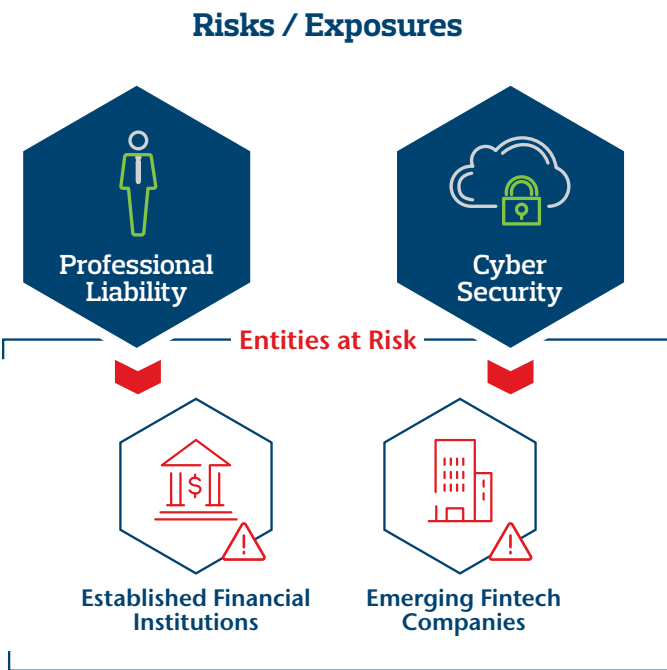
Aon's Comprehensive Solutions

Aon has worked with a number of emerging companies providing bitcoin depository services and has designed insurance products to help protect against internal and external theft.



Blockchain

New exposures emerge as companies utilize and/or develop their own distributed ledger-based solutions and client offerings. Risks will vary depending on the structure and features of the blockchain.



Traditional Insurance

Professional liability and cyber liability policies are often heavily manuscripted and require an in-depth review to avoid potentially significant gaps in coverage.

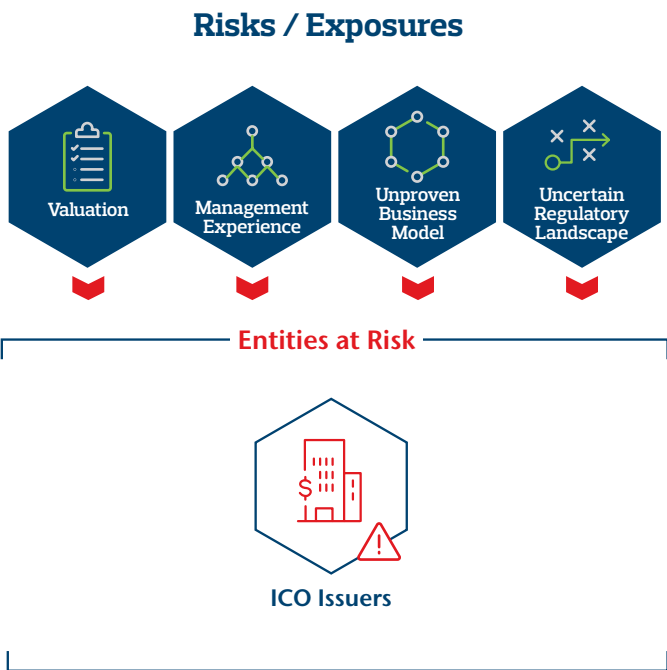
Aon's Comprehensive Solutions

In-depth review of these policies to avoid potentially significant gaps in coverage



Initial Coin Offerings

Many companies have utilized ICOs as an alternative mechanism for raising capital. While ICOs are an innovative way for startups to access funding, there are regulatory questions that impact these companies, their boards, and investors.



Traditional Insurance

Investor litigation, allegations of securities regulation violations and an uncertain regulatory environment have limited insurers' appetite in providing management liability insurance for ICOs.

Aon's Comprehensive Solutions

Limited product offering negotiated for D&O exposures



Our Holistic Approach

In addition to offering comprehensive solutions for evolving technologies, Aon's industry practices, including Financial Institutions and Technology, help clients build a holistic and tailored risk management program to empower results for their organizations.

- Cyber Resilience Framework**
Assess, test, improve, quantify, transfer, and respond to and recover from cyber threats and attacks.
- Health and Benefits**
Employee benefit strategy, plan design, delivery, and wellness solutions.
- Property and Casualty**
Insurers damage to a building or personal property, general liability, automobile liability and workers' compensation for employees.
- Compliance Due Diligence**
Identify, assess, and mitigate emerging risks within the digital world, including support for applying AML and KYC standards to help understand areas in which cryptocurrencies may present new or different risks currently not mitigated.
- Talent Management & Compensation Benchmarking**
Competitive compensation benchmark analysis and incentive plan design through our subsidiaries McLagan and Radford.