

# Aon's Solution for Manufacturers

Tailored advice based on your needs, not your size, so you can focus on what matters most – your business

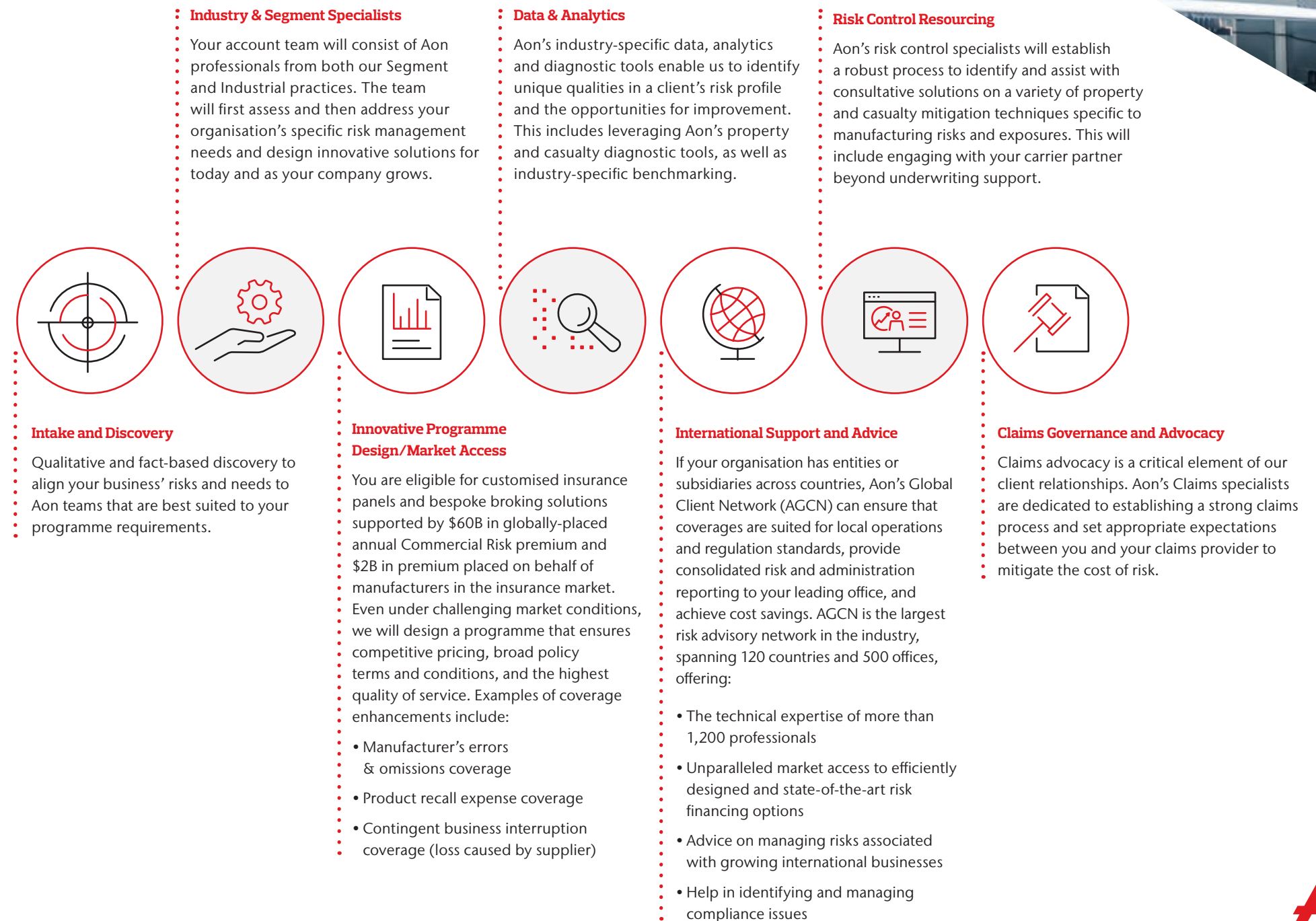
As a manufacturer, you face a variety of risks and unforeseen circumstances that present challenges to your growth and profitability goals. Aon is equipped with the expertise, supported by data and analytics, to help your business stay ahead and navigate these challenges. We aim to deliver bespoke solutions that meets your business' needs and stand by you as a trusted risk advisor.

## Specialised solutions designed specifically for manufacturers, materials suppliers and related organisations










- 1 Automotive** - Supply chain supporting private passenger, commercial truck, specialty vehicle manufacturers
- 2 Healthcare & PPE Supplies Manufacturer/ Distributor** - Bespoke production lines, political risk, receivables protection, challenging traditional insurance policy exclusions, intellectual property (IP) protection, R&D IP Protection, employee wellbeing initiatives
- 3 Electrical and Electronics Manufacturers** - Distributors delayed payment protection, receivables financing protection, business interruption, shipment risk
- 4 Semiconductor Manufacturers** - Property damage, machinery breakdown, rising healthcare costs
- 5 Consumer Goods** - F&B, white and brown goods, designer products, luxury watches and high valued items
- 6 Paper, Plastic and related Packaging Supplies Manufacturers** - Large production plants, credit risk, BCPs, process safety management
- 7 Metals** - Steel and aluminium producers, fabricators, service centers and engineered product manufacturers, explosions due to gas leakage/boilers
- 8 Other industries included in Manufacturing** – Textiles, building supplies, special engineering equipment, printing and furniture

## The Aon Answer: Built for Your Business

Aon leads in insurance brokerage and risk management advice for the manufacturing industry. As an Aon manufacturing client, we will provide you with:



The Aon Answer in Action

!Current Risk		✓Insights & Solutions
<p><b>Effectively Manage Healthcare</b></p> <p>Most manufacturers have identified the following challenges:</p> <ul style="list-style-type: none"><li>• Developing strategies to implement bespoke medical benefit plans</li><li>• Motivating employees to develop healthy habits</li><li>• Understanding the competitiveness of Medical Programme benefits and costs to attract and retain talent.</li></ul>		<p><b>Health and Benefits Programme Diagnostic and Benchmarking</b></p> <p>Benchmarking is an important first step in assessing the effectiveness of your programme. This is followed by designing solutions and measuring and managing the results. Our diagnostic tools provide you with robust benchmarks to bring clarity to your position in the healthcare universe.</p>
<p><b>Trade Disruptions / Economic Vulnerabilities / Risk of Non-payments or Payment Delays</b></p> <p>Aon's 2019 Global Risk Management Survey found that 2 of the Top 10 risks faced by businesses were geopolitical uncertainty and liquidity. The global economy in 2020 took another blow with the pandemic, which led to a recession. In 2021, there is still a lot of uncertainty with new variants of the virus and lockdowns being re-instituted in some geographies. With such volatility and complexity around supply chains, businesses are also finding it more challenging than ever to drive growth, collect from their customers, maintain profitability, improve their balance sheets and ensure business continuity.</p>		<p><b>Aon 360° Working Capital Solutions</b></p> <p>Aon has established a tailored advisory offering to identify, evaluate, quantify and design solutions that enhance the cash conversion cycle and create cash generating opportunities for your business. Our unique approach focuses on applying various non-payment, political risk and guarantee solutions to improve working capital.</p>
<p><b>Increasing Litigiousness and Regulator Scrutiny</b></p> <p>Third-party legal actions against corporations have increased in the past decade, resulting in an escalation in legal costs. This, coupled with growing regulator scrutiny, is a key issue for the manufacturing industry.</p>		<p><b>Financial Lines &amp; Casualty Risk Gap Analysis/ Diagnostic</b></p> <p>Aon employs a comprehensive diagnostic approach to analyse the strength of a client's Financial Lines and Casualty programme.</p> <p>We utilise our proprietary database of client purchasing (i.e. peer benchmarking) as well as the insight and expertise of our in-house claims advisory group to evaluate the effectiveness of your current contract language and programme structure. Too often, we uncover policy wording language or structural deficiencies that could jeopardise performance in the event of a claim.</p>
<p><b>Growth &amp; Business Expansion</b></p> <p>Manufacturing firms of all sizes continue to evaluate and execute local/international growth strategies. As a result, they face many new and unique challenges. It is important that your insurance cover reflects trending risk scenarios.</p>		<p><b>Risk Assessment and Support</b></p> <p>We work with you to understand your current and future local/international growth plans, facilities, joint ventures and other arrangements. Based on this analysis, we help identify compliance and insurance programme needs and address risk gaps by optimising wordings in your current insurance programmes.</p>
<p><b>Supply Chain Disruptions</b></p> <p>Following current economic conditions, as well as varied re-opening strategies and emergency policy measures in different countries, manufacturers remain concerned about business continuity.</p>		<p><b>Supply Chain Risk Review</b></p> <p>Our teams will work with you to identify and prioritise your supply-chain concerns across a wide risk spectrum, triggering the engagement of Aon's specialists and resources to develop tailored solutions.</p>
<p><b>Cyber Risk Exposures and Solutions</b></p> <p>Cyber risk continues to impact financial and operational aspects in the manufacturing industry. Particular threats and issues include:</p> <ul style="list-style-type: none"><li>• Sophisticated industrial control and data acquisition systems targeted by hackers</li><li>• Connected devices and products (e.g. autonomous vehicles and Wi-Fi)</li><li>• Business interruption or lost of income (including contingent business interruption)</li></ul>		<p><b>Aon's Cyber Solutions</b></p> <p>Sophisticated entities recognise that risk mitigation and risk transfer are not mutually exclusive, but complementary. Aon Cyber Solutions are equipped to deal with assessing your cyber risk landscape, transferring the risk to the insurance market and subsequently providing incident response/digital forensics services which are needed in the time of a cyber event.</p>
<p><b>Contractual Risk Management</b></p> <p>Risk is traded every day in the contracts that manufacturers execute with customers, landlords, suppliers and other parties involved in business relationships. To remain competitive, manufacturers need more support in understanding and mitigating contractual risk in addition to managing compliance with insurance requirements.</p>		<p><b>Contractual Risk Review</b></p> <p>We review your major contracts to better understand current risk assumptions and transfers. We can also offer suggestions on improving your contractual risk management practices.</p>
<p><b>Business Resiliency</b></p> <p>There is always a potential for a complex property damage or business interruption loss that can disrupt your operations.</p>		<p><b>Claims Preparation</b></p> <p>An Aon property claims advocate will be assigned to expedite the reporting and ultimate settlement of any property claims. Your claims advocate will understand your business, policy terms and conditions, and the loss adjusting process.</p>
<p><b>Risk Controls and Continuity Plans</b></p> <p>Manufacturers face different operational/ business risks and continuity requirements. It is crucial that these can be effectively translated and (where possible) transferred out of a business' balance sheet. Periodic reviews in this area can save a manufacturing plant a great deal of potential loss.</p>		<p><b>Risk Consulting</b></p> <p>We will work with you to identify, plan, respond and minimise your risk exposure — whether property damage, business interruption, environmental &amp;/or third party liability, natural hazard risk or general process safety management. This may include property &amp; business interruptions risk surveys, design reviews, environmental liabilities, health &amp; safety audits, power reliability studies or process safety management.</p>

We're here to empower results

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

For general questions about Aon's Manufacturing capabilities, please contact:

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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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