

Making an IMPACT

2019 | Aon Impact Report

AON
Empower Results®

Inside

This Report



Our 2019 Impact Report shares the many ways our firm is acting as an innovator and a leader to make a difference for clients, colleagues and communities.

Contents

Welcome

- 1 CEO Letter
- 4 Our Firm
- 5 Our Solutions

SPOTLIGHTS

- 2 Expediting Recovery Efforts:
Helping Countries After
Devastating Earthquakes
- 7 Innovating for Resilience:
Helping Sri Lankan Farmers
Manage Climate Change Risk
- 15 Protecting Human Rights:
Helping Leyla Find Asylum
- 30 Creating Career Opportunities:
New Paths to Employment
- 35 Commitment to Equity:
Equal Rewards for Equal Excellence

Our Work With Clients

- 10 Acting with Integrity
- 11 Aon Code of Business Conduct
- 14 Human Rights
- 17 Protecting Privacy and
Sensitive Information
- 19 Responsible Investing
- 22 Collaborating With Integrity

Our Colleagues

- 26 Developing Our Teams
- 32 Supporting Diversity, Equity and Inclusion
- 37 Helping Our Colleagues Thrive

Our Impact

- 41 Environmental Sustainability
- 44 Community Impact

Impact By the Numbers

Contacts

To learn more about these social
impact spotlight stories, please visit
aon.com/empowerresults



Our firm is privileged to assist clients with some of the world's most pressing challenges.

With our focus on three major pieces of the global economy—risk, retirement and health—Aon informs and advises our clients, and then helps them implement business decisions that protect and enrich the lives of people around the world during a time of unprecedented change.

Guided by our Aon United growth strategy, our 50,000 colleagues are collaborating and operating more cohesively than ever before to truly bring the best of our firm to clients. We have unparalleled data and analytics capability, deep expertise and extensive industry knowledge. This positions

Aon to help private- and public-sector clients make better decisions allowing them to maximize performance as they address rising volatility, adapt to evolving challenges and capitalize on new opportunities.

The 2019 Aon Impact Report shares the many ways our firm is acting as an innovator and a leader to make a meaningful difference for clients and communities. We are proud to share examples showcasing our impact. Residents in earthquake-stricken regions in Latin America benefit from reconstruction that occurs more quickly because of innovative approaches our colleagues developed. Participants in our apprenticeship program are enjoying promising careers and contributing to our clients and our firm because of an initiative creating new opportunities. We also detail how we devote attention and resources to supporting a talented, diverse workforce, and how we are committed to creating an inclusive workplace that lives up to the highest standards of ethics and integrity.

We have many reasons to be proud as 2019 marked a year of tremendous progress for our firm and the distinctive value we create for clients, colleagues and communities. As our firm continues to evolve, and we realize the true potential of Aon United, we know we are capable of even more.

Greg Case
CEO, Aon

Welcome

SPOTLIGHT

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

Expediting Recovery Efforts: Helping Countries After Devastating Earthquakes

SPOTLIGHT

When natural disasters strike, speed is of the essence. The faster emergency responders reach the scene, the sooner they can help the victims. Similarly, the faster a country receives reconstruction aid, the sooner it can begin rebuilding infrastructure and the lives of its citizens.

Countries such as Mexico, Colombia, Chile, and Peru are at high risk for earthquake catastrophes. In the past 25 years, these countries have been hit with a combined 67 earthquakes measuring 6.0 magnitude or higher. Aon and the World Bank knew that putting funding in place for reconstruction before the next earthquake hit could speed up assistance and the recovery.

We looked to solve this with a \$1.4 billion earthquake catastrophe bond—at the time, the largest ever—that would ensure financial support was in place to help a country begin rebuilding infrastructure within weeks rather than months or years after a disaster.

Given the size of the bond and the short timeline to bring the bond to market,

the World Bank partnered with Aon due to our strong track record of innovative transactions, powerful data and analytic capabilities and our commitment to driving a positive impact in communities.

Our firm developed an innovative solution for this challenge. Unlike a typical catastrophe bond structure where proceeds are held as collateral, this program lends income to member countries for sustainable development projects, such as repairing infrastructure, providing access to clean water, expanding education opportunities, promoting gender equality, and/or taking climate change action. We also ensured the World Bank would receive funds, resulting in faster loss payments.

When the bond was launched in February 2018, it attracted \$2.5 billion of investor capital, with more than 45 investors from around the world taking part. And in 2019, Peru became the first of the Pacific Alliance countries to benefit from the bond, receiving a \$60 million payout for an 8.0 magnitude quake that leveled homes, buildings and infrastructure.

"It highlights the social impact Aon has created with communities at risk and our ability to bring innovative products to market that utilize a variety of forms of capital."

Paul Schultz

Chief Executive Office, Aon Securities



"Without proper emergency financing lined up ahead of time, an earthquake can very quickly turn into a significant humanitarian crisis."

Michael Bennett

Head of Derivatives and Structured Finance for Capital Markets World Bank

Our Firm

We're in the business of better decisions—for clients, colleagues, and communities. Aon is a global professional services firm that uses data and expertise to help clients maximize business performance and reduce volatility in the areas of risk, retirement and health—topics that are more important than ever to the global economy.

We believe that businesses thrive when the communities they serve and the people they employ also flourish. Our 50,000 colleagues in 120 countries help clients make better decisions on a global scale, protecting and enriching lives in communities around the world.



50,000
colleagues



\$11B
in revenue



Operations in
120+
countries

Our Solutions

The world is more complex, unpredictable, and interconnected than ever before. Clients face a host of well-known risks, as well as emerging and evolving risks and opportunities around data, privacy, Artificial Intelligence, healthcare, the environment and social justice. Our clients look to our firm for our unparalleled expertise and unmatched insights developed from our broad experience and proprietary data and analytic capabilities. Working across our solution lines and geographies, Aon develops holistic strategies and brings the best of our firm to clients.

Commercial Risk Solutions

We offer risk advisory, risk transfer and structured solutions that help organizations and individuals better identify, quantify and manage their exposure.

Award-winning



solutions to address **emerging risks**

Reinsurance Solutions

We provide risk transfer, claims advocacy, and capital management solutions to help reinsurers reduce volatility and build more resilient businesses, governments and communities.

#1 issuer

of insurance **linked securities**



+\$60B

bound premium **annually**

+\$35B

bound premium **annually**

+90%

average **retention**




+35 consecutive quarters

of net new business in core treaty



Retirement Solutions

We provide retirement, investment, and human capital solutions that help employers, fiduciaries, and investment officers manage risk and optimize results in a volatile market environment.


Valuing approximately 
\$3.5T in **liabilities** globally¹

#1 provider 
of **Rewards solutions** in
Technology, Life Sciences
and Financial Services industries

+10,000 
organizations trust
Aon's advice and solutions

Health Solutions

Our Health Solutions team provides consulting, global benefits and exchange solutions that help clients mitigate rising healthcare costs and improve employee health and wellbeing.

\$180B in **premium** 
and **equivalents** placed globally


1.5M 
enrolled in Aon
private health exchanges


Leading 
provider of global health
& benefits

Data & Analytics Solutions

We combine data, technology and advisory services, as well as human capital solutions, to develop insights that help clients reduce volatility and improve performance.

Approximately **\$318B** 
bound premium through the
Risk/View for Carriers tool
for Aon Inpoint clients

+34M 
individual
customers from **+300**
organizations served by
Aon's US Affinity business

240 
data scientists, engineers
and technology **experts** globally

For information on Aon's shareholder impact please refer to [Investor Relations](#).

¹As of 6/30/2019, represents U.S. retainer non-discretionary assets

Welcome

SPOTLIGHT

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

Innovating for Resilience: Helping Sri Lankan Farmers Manage Climate Change Risk

SPOTLIGHT

“Strong collaboration, such as this initiative with Oxfam and Etherisc, allows us to broaden the potential positive impact we can have on people, families and small businesses around the globe.”

Hugo Wegbrans

Chief Broking Officer of Europe, Middle East & Africa, Aon

Devastating droughts, destructive floods, unpredictable weather extremes—the impact of climate change is intensifying globally. Few industries have felt the impact more significantly than agriculture and food production.

In Sri Lanka, farmers represent a third of the workforce and account for almost 20 percent of the economy. Yet, despite their integral role, Sri Lankan farmers face major barriers to securing insurance coverage protecting their livelihoods. Historically, there has been a lack of affordable and reliable insurance products, little education about insurance and uncertainty about when and how a claim would be paid.

Aon acted to change this. Collaborating with Oxfam, an organization that works to alleviate global poverty, and Etherisc, an InsurTech startup developing a protocol for decentralized insurance applications, we launched the first blockchain-based agricultural insurance policies for smallholder farmers in Sri Lanka.

The innovative platform helps overcome historical obstacles, simplifying the claims process. A farmer no longer needs to submit a claim, and, at the same time, the insurer no longer needs to send a claims adjuster into the field. This reduces administration costs and, leads to a higher percent of premiums being used for claims payment and immediate, fully trusted pay-out.

Leveraging Oxfam in Sri Lanka’s local farmer engagement, Etherisc’s blockchain technology knowledge, and Aon’s expertise in reinsurance and global insights, the program has enrolled over 200 smallholder paddy field farmers in Sri Lanka who are at risk of losing their crops due to extreme weather.



“Allowing farmers to access the blockchain platform is an important milestone that is bringing an effective and affordable risk transfer mechanism to a large portion of the Sri Lanka economy.”

Bojan Kolundzija

Sri Lanka Country Director, Oxfam

In This Section:

- > Acting with Integrity
- > Aon Code of Business Conduct
- > Human Rights
- > Protecting Privacy and Sensitive Information
- > Responsible Investing
- > Collaborating with Integrity

Our Work With Clients

"We believe our strong corporate governance practices illustrate the ethical culture that has always been at the core of our firm. We are dedicated to ensuring that our high standards for ethics and integrity continue to serve as a driving force in each of Aon's business operations."

Greg Case
CEO, Aon

How we do business is reflective of the business we do. We approach every client, interaction, and project as an opportunity to demonstrate our integrity and bolster our reputation as a firm that leads by example.

In this section you'll learn about the clear and comprehensive ethical governance we have in place to ensure our colleagues and those we work with prioritize and respect human rights, privacy, and being responsible stewards of our economy, communities and world as a whole.

Welcome

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

Acting with Integrity

Our clients trust us with their most complex and sensitive challenges. We are committed to honoring that trust with our dedication to upholding the highest standards of integrity—both within our firm and with those we work with. We have an unwavering commitment to ethics, human rights, and fair dealing. In each decision and action, we choose the way that builds trust, with the [Aon Code of Business Conduct](#) and other policies helping us stay true to this foundation at all levels of our firm.

“Acting with integrity is Aon's core value and we embody this in our commitment to the highest professional standards for our clients, markets and colleagues.”

Greg Case
CEO, Aon

Aon Code of Business Conduct

With the [Aon Code of Business Conduct](#), we declare what we stand for and provide our colleagues and partners with guidance and resources enabling us to uphold the foundation of ethics and integrity helping us earn our trusted reputation. With the Aon Code of Business Conduct, Aon makes it clear to every colleague the high expectations and requirements for how we conduct business, and also provides resources to colleagues so they are prepared to do the right thing in even the most challenging situations.

Each year, all colleagues, officers, and directors must certify they have received, read, and understand the Aon Code of Business Conduct.

The Aon Code of Business Conduct provides a clear statement of our commitment to key principles. Annual compliance training aligns each colleague within the firm around our unwavering commitment to acting with ethics and integrity and the resources available to assist them should questions arise. The code and related training addresses:

- Antitrust and competition law
- Conflicts of interest
- Anti-bribery
- Privacy
- Financial reporting
- Whistleblower policies
- Discrimination
- OFAC compliance
- Protection of confidential information
- Compliance with all laws and regulations applicable to the conduct of our business

Integrity and Ethics in Action

Compliance and Ethics Training

Aon colleagues must adhere to our policies and complete mandatory compliance and ethics training for, but not limited to, the following:

- Global Anti-Bribery/Corruption
- Drug Free Workplace Acknowledgment
- Privacy & Data Protection
- Client Gift and Entertainment Training
- GDPR Fundamentals
- Trade Restrictions
- Personal and Business Conflicts of Interest
- Training for a Harassment-Free Workplace
- Fair Compensation/Antitrust
- Anti-money Laundering and Combating Terrorist Financing
- Communicating with Government Entities or Officials
- Cross-Border Business
- Complying with HIPAA

Ethics Helpline

We maintain an Ethics Helpline for applicants, colleagues and third-parties to report in good faith possible violations of Aon's Code of Business Conduct, policies and procedures, or laws and regulations. We take all allegations seriously and also have policies in place to prohibit retaliation. To ensure confidentiality and impartiality, the [Ethics Helpline](#) is operated by an independent, third-party provider (NAVEX Global).

Antitrust and Fair Competition

We are committed to fair marketing and competition. Our global Antitrust/Fair Competition Policy governs our relationships with competitors, clients, business partners, and antitrust enforcement agencies at all levels of the firm. This policy outlines clear expectations concerning monitoring, reporting, and consequences of violations.

Governance and Board

As a firm that helps clients manage risk, it is vital that we manage and mitigate our own business risks through strong corporate governance. Risk is an inherent part of our day-to-day business: economic risks, competitive risks, financial risks, legal and regulatory risks, cybersecurity risks, and others.

We delegate responsibility to leaders and management committees that oversee specific risks within their areas of responsibility and expertise. They then share this information with the Board of Directors and its committees, whose responsibility is to ensure our risk management processes are satisfactory and functioning as designed.

Our Board of Directors

Annual



election of Board directors

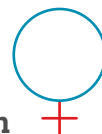
10 of 11

are **independent**



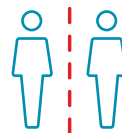
3 of 11

directors are **women**



Separation

of Board **Chairman**
and **CEO** functions



Directors elected by a

majority

 of votes

cast in an **uncontested** election



Strong Board

oversight

of risk management



Shareholder ability to

call

a special meeting



Human Rights

Our commitment to human rights and addressing human rights risks is uncompromising. We devote significant time and resources to helping people around the world understand their rights, protect their fundamental liberties and reach their full potential.



Taken on **9** asylum cases since 2015



☆☆☆ **13 consecutive years**

Aon has received a perfect score on the Corporate Equality Index from the Human Rights Campaign



Since 2016, helped

60 families

with disabled children better understand their legal rights



Sealed or expunged **313** criminal records for individuals since 2015, helping them find employment and housing

Welcome

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

SPOTLIGHT

Protecting Human Rights: Helping Leyla Find Asylum



SPOTLIGHT

Threats, harassment, violence –

all are distressing realities transgender people confront around the world. Leyla, a transgender woman from the Russian republic of Chechnya, faced frequent threats and feared for her life. After she was attacked in Chechnya, Leyla knew she had to leave.

Discouraged by slow responses from foreign consulates and afraid for her safety, Leyla fled to North America and crossed the U.S.-Mexico border, seeking asylum in the United States. She was detained by the U.S. border patrol and didn't know where to turn.

The National Immigrant Justice Center (NIJC), a nonprofit dedicated to providing access to legal counsel for immigrants and refugees, learned of Leyla's plight and reached out to Aon to help with Leyla's case.

Colleagues in Aon's legal teams offered to assist Leyla as part of Aon's Global Pro Bono Initiative, launched in 2014. This outreach is part of our commitment to making an impact around the world using the skills and experience of our colleagues. Our attorneys provide free legal services to community organizations like Equip for Equality in the United States, Islington Law Centre in the United Kingdom, and Pro Bono Ontario in Canada, donating their skills to help people in need.

Since 2015, our pro bono legal team has taken on nine asylum cases with the NIJC, helping people facing persecution and violence in their home countries find a safe haven in the United States.

With the help of Aon and NIJC, Leyla gained parole after a few months in detention and applied for asylum. On August 31, 2017, due to the grave risk of persecution she faced in her home country, a federal judge granted Leyla asylum in the U.S. Leyla is now able to live the rest of her life in the U.S., free from being persecuted for who she is.

"Attorneys [like those] on the Aon team are critical to ensuring that our laws are upheld. It truly matters having an attorney. A lawyer makes a difference."

Mary Meg McCarthy

Executive Director, National Immigrant Justice Center



Welcome

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

Protecting Privacy and Sensitive Information

As a global firm with clients across many industries, we handle a wide range of sensitive information required to help them make better business decisions. With that information comes the responsibility to protect it. We protect private and sensitive information in our own firm by deploying the same expertise, data, and analytics capabilities in cyber risk and privacy we use to do business.

“Our focus is on identifying security risk, monitoring and enforcing IT compliance with regulations globally, and managing Aon's information lifecycle.”

Victoria Meyer
Global Security Services Vice President, Aon

Privacy and Sensitive Information Action

Security Standards

We leverage the National Institute of Standards and Technology (NIST) approach (e.g., identify, prevent, detect, respond, recover) and account for technical, geopolitical and/or environmental threat drivers, external inputs, such as regulations and contractual obligations, and internal inputs, such as business objectives and duty of care, to help prioritize security investments and areas of risk focus.

Additionally, we implement physical, technical, and administrative security standards, such as encryption and access restrictions, to protect personal information from loss, misuse, alteration, or destruction.

Security Audits

To ensure we're following best practices, we conduct annual internal IT and business audits, including using our own security products, such as our award-winning Cyber Quotient (CyQu) Evaluation.

We use external auditors for required regulatory assessments such as:

- Sarbanes Oxley
- Financial statutory audits
- SOC1/SOC2 client-driven third-party assurance assessments
- PCI DSS

Additionally, regulatory bodies, such as FINRA, FCA, SEC, and NYDFS, perform audits on Aon on an annual basis.

Global Privacy

We have a dedicated Global Privacy team responsible for providing enterprise-wide privacy and data protection, and we follow cybersecurity advice from our [Global Security Services](#) organization.

We've also outlined what sensitive information our firm collects and stores, and how that information is transferred and used in our Global Privacy Policy.

If clients and colleagues have any concerns regarding personal information or security, they can contact the Aon Global Privacy Office at privacy@aon.com.

Training

We believe privacy and protection is important to everyone in all areas of the firm. All Aon colleagues are required to take training courses about protecting information including, but not limited to:

- Privacy and Data Protection
- GDPR Fundamentals
- Complying with HIPAA
- Security Awareness
- Corporate Compliance

Recognition

We received a 2019 Business Insurance Innovation Award, which recognizes innovative products and services designed for professional risk managers. The award was for our [Cyber Quotient \(CyQu\) Evaluation](#)—an online cyber risk assessment that reveals our clients' most critical vulnerabilities and simplifies risk mitigation strategies.

Responsible Investing



"Institutional investors are increasingly interested in identifying and mitigating environmental, social and governance risk factors in their portfolios, as well as positively impacting people and the planet."

Meredith Jones

Global Head of Responsible Investing, Aon

Aon helps our clients establish funds, plans, and other programs that allow them to understand how investments account for climate change, social issues, and corporate governance. We're at the forefront of incorporating material ESG factors into our investment research and projects and by monitoring non-financial ESG factors as potential risks, we have the potential to maintain or improve returns and reduce long-term risk. We also recognize that economic measures may not be the sole measure that today's investors use to gauge their success. Increasingly investors may want their investment decisions to also uphold or advance their values.

The Aon Responsible Investment Framework

Aon is dedicated to working with our clients to accommodate the many aspects of responsible investing. Whether institutional investors are committed to environmental, social and governance ("ESG") integration, impact investing, socially responsible investing ("SRI") or mission related investing, we believe we must help investors evaluate non-financial investment risks and make investments that are consistent with their values and achieve their goals.

We consider responsible investing to comprise four specific sub-categories:

- Socially responsible investing
- Impact investing
- Mission-related investing
- Environmental, social and governance integration

One of the key distinctions made is whether an investment strategy is focused on personal or institutional responsibility or values, or whether it is focused on corporate responsibility. To learn more about our framework, download [Aon's responsible investment policy](#).

Aon's Commitment to Responsible Investment

- 1. We will consider** at all times the six principles of the United Nations Principles of Responsible Investing.
- 2. We have studied**, and will continue to study, responsible investing so we can incorporate best practices into our consulting and outsourced chief investment officer (delegated) practices.
- 3. We believe consideration** of ESG factors in the investment process is beneficial from both a return and risk reduction standpoint.
- 4. Aon is committed** to working with clients to fulfill their responsible investment goals, whether through socially responsible investing, impact investing, ESG integration or mission related investing.
- 5. On at least an annual basis, we will review and rate** all buy-rated investment managers according to their level of ESG integration. The rating scale will be 1 (lowest) to 4 (highest). Managers will be informed about our intention to rate them on ESG integration, and we will communicate their initial rating and any rating changes in the future.
- 6. We will rate** non-buy rated managers on a set of quantitative ESG criteria.
- 7. We will provide information** on available ESG ratings to clients.
- 8. We will not advise** on the manner in which to vote proxies in a client's plan/ portfolio. However, from time to time, non-discretionary investment consulting clients may request guidance on investment decisions related to mutual fund proxies. In such cases, Aon will refer the question to the appropriate local investment committee for further research.
- 9. We will factor** responsible investment into local investment beliefs.
- 10. We will monitor** various responsible investment factors (including environment and climate change, social and governance data) for their impact on financial performance and market stability and will address them as required. We will also support our clients to fulfill their fiduciary and stewardship duties in line with their investment beliefs and organizational goals.



Responsible Investing in Action

Responsible Investment Policy

Our [Responsible Investment Policy](#) outlines specific considerations for socially responsible, impact, and mission-related investing, along with environmental, and social and governance integration.

United Nations Principles of Responsible Investing

We are the first consultant to be a global signatory to the United Nations Principles of Responsible Investing (UNPRI). We use the six principles of the UNPRI to augment and inform manager research practices, as a client education resource, in our reporting and in other Responsible Investment initiatives.

Over 80 percent of client facing Aon Investment colleagues have completed the UN Principles for Responsible Investment Training through the PRI Academy.

Initiatives in Business

We have spearheaded several initiatives to help investors better evaluate risks and achieve their goals, including:

- Implementation of fund manager ESG ratings that show our clients how well fund managers integrate Environmental, Social and Governance data into their investment decision-making process.
- Development of deterministic projections scenarios for the potential impact of climate change on pension scheme portfolios and funding levels.
- Aon added a global equity ESG investment option in the Aon Savings Plan for Aon team members. To date, this option has attracted more than 2,000 accounts and has \$30 million in invested assets.

Sustainability Accounting Standards Board

We joined the Sustainability Accounting Standards Board Alliance to participate in a multi-stakeholder forum with the goal of creating a common language, disclosures and discourse around sustainability issues focused on financial materiality.

Welcome

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

Collaborating with Integrity

While we hold our firm and our colleagues to the highest standards, we are committed to doing even more.

We will work only with those who share a dedication to honoring the same values. When choosing suppliers and other partners, we examine how they conduct themselves concerning diversity, equity and inclusion, human rights and environmental policies. With an emphasis on managing risk in our supply chain, this strategy helps ensure Aon establishes trusted relationships with our diverse suppliers who understand the unique needs of our stakeholders, the standards of our colleagues and the level of integrity our communities and clients expect.

“In an environment where supply chains are becoming more complex and attracting increased visibility from regulators and consumers, supply chain transparency is a critical imperative for managing rising levels of risk.”

Melissa Warneke, Senior Director Global Spend Management, Aon

All suppliers are expected
to adhere to the

**Aon Code
of Business
Conduct**



MBN USA Magazine
**Supplier Diversity
All-Star**



\$60M+

Aon Diverse supplier
spend in 2019

Supplier Standards

Our clients, colleagues and communities want to know that we manage our procurement process responsibly, including where and how the goods and services we buy are created or sourced. All suppliers are thoroughly vetted and undergo a risk assessment based on the nature of the products and/or services. Anti-bribery and corruption checks are conducted at onboarding, and OFAC and sanction screening is done at onboarding and throughout the supplier lifecycle to ensure compliance to our standards. When applicable, suppliers are vetted for environmental factors and policies concerning energy and fuel consumption, greenhouse gas emissions, consumption of water, recycling practices and sourcing.

UK Modern Slavery Act

We do not tolerate modern slavery or human trafficking in our organization or in our supply chain. Supplier contracts include anti-slavery language in accordance with the UK Modern Slavery Act to ensure we are promoting healthy, ethical business practices.

Anti-Bribery and Corruption

Aon has an established Anti-Bribery and Corruption policy in place to manage and mitigate bribery and corruption risk, in accordance with FCA requirements.

Additionally, all colleagues are required to complete annual mandatory trainings focused on Trade Restriction, Global Anti-Bribery and Corruption, and client gift and entertainment expectations.

Supplier Diversity



Minority businesses are growing twice as fast as non-minority businesses and we support their continued growth by committing to engage with a diverse set of suppliers. We believe this brings the best thinking to the table for our clients, partners, and communities. To show our commitment, Aon's Chief Procurement Officer signed a commitment for at least 5 percent of our firm's spend to be directed toward diverse suppliers.

We also engage [Aon Diversity Solutions \(ADS\)](#), our centralized supplier and business diversity platform, designed to foster opportunities for diverse businesses in professional services through internal procurement projects and external client engagements.

"Supplier diversity is a pivotal aspect of our supply base that strengthens our service offering and reflects the diverse communities in which we operate."

Michael Benvenuto,
Aon Chief Procurement Officer

Recognition

We were among 50 firms selected as a **Supplier Diversity All-Star by MBN USA Magazine**, recognizing Aon's efforts to push boundaries and ceilings to ensure an inclusive supply chain.

We received the Eastern Minority Supplier Development Council's **2019 Phoenix Award**, given to companies for their body of work and commitment to minority business development, diversity and inclusion.

Five Forward

We're always looking for new ideas, new insights, and new ways to help clients. Using the same approach again and again yields the same results—again and again. This not only applies to how we work, but also to who we work with. That's why we're always looking for a diverse set of suppliers who understand the unique needs of our clients and can offer innovative solutions to help them.

With Aon Diversity Solutions (ADS), we've created a model to ensure we engage with a diverse set of suppliers—especially those historically under-utilized in our industry. ADS seeks out diverse professional services firms who can support our core solutions on a local, regional and national level. While ADS can help us find and work with existing diverse suppliers, we're trying to take our commitment to an earlier stage of supplier engagement.

That's why we are a member of Chicago United Five Forward, an initiative that intends to grow and support minority business enterprises (MBE) in Chicago.

We believe that helping local MBEs grow and compete for corporate contracts will lead to a stronger local economy and greater job creation—which ultimately benefits all business and communities involved.

"This process is effective and the impact is measurable. Most corporations when they commit to something like this want to know they have had a real impact."

Gloria Castillo
President and CEO, Chicago United

And supporting local minority businesses has a positive effect far beyond the city limits—according to the U.S. Department of Commerce Minority Business Development Agency, minority owned firms are twice as likely to export and six times more likely to conduct business in a language other than English.

The Five Forward program aims to help Chicago boast the largest number of MBEs of scale in the country. To do this we are collaborating with corporate and MBE communities, Chicago-area advocacy organizations, nonprofits, public sector agencies, and other technical assistance agencies to coordinate better access to technical support, human resources services, and capital for minority businesses.

By championing diverse suppliers, Aon and companies around the world will be able to better support clients, respond to unique needs, and benefit the communities they work with each and every day.

CHICAGO UNITED
FIVE FORWARD
● ● ● ● ● 20/20

Chicago United
Advancing multiracial leadership in business



Welcome

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

In This Section:

- > Developing Our Teams
- > Supporting Diversity, Equity and Inclusion
- > Helping Our Colleagues Thrive

Our Colleagues

"We believe that we should have a state-of-the-art HR team and in order to do that we have to be all about people. Our job is to help you be the very best you can be every day."

Lisa Stevens
Chief People Officer, Aon

Clients come to us for our robust capabilities, proven solutions, and unparalleled expertise. We know that our colleagues power it all. Our success—and our clients'—depends on our colleagues' talents, expertise and insights. That's why we're committed to building thriving teams with the brightest talent, providing them opportunities to grow, and supporting their journey to become the person they want to be in health, home, work and beyond.

Developing Our Teams

The first step in building a workforce of great talent is finding and hiring great people. The second step is giving them tools and training they need to flourish.

To recruit and hire a diverse community of the best talent, we've built partnerships with a wide range of organizations and schools. We use advanced, award-winning tools to guide us in our hiring process and ensure we're making better decisions for ourselves. And once they're on board, we give people what they need to learn, grow, and become the leaders our clients seek and our communities need.



35+

Average hours per year
of skill-based training
colleagues received



50+

Number of partnerships with
non-profits, historically black colleges
and universities, and diverse professional
organizations to recruit top talent



2019 UK

Social Mobility Award

for Social Mobility Advancement
for the Aon Step Up Traineeship



260+

Apprenticeship
participants since 2017

Recruitment and Hiring in Action

Diverse Recruitment

We specifically seek out talent from diverse communities. That's why we partner with more than 50 organizations for recruiting and hiring from communities that are often under-represented, such as:

- Non-profit organizations such as The Posse Foundation, Ladders for Leaders, America Needs You, and Summer Search
- Historically Black colleges and universities (HBCUs) such as Howard University, Morehouse College, and Spelman College
- Professional organizations such as International Association of Black Actuaries (IABA), National African American Insurance Association (NAAIA) and American Corporate Partners
- American Job Exchange "TalentCast":
A job posting engine that distributes Aon jobs across a large network of top diversity job boards and niche industry sites. Distribution includes: Veteran Jobsite, Jobs4Women.Net, LGBTJobsite.com, RetiredStars.com, Hispanic American.com, RecruitMilitary.com, Disabledperson.com, Asian American jobsite, Nexxt, African American Jobsite, Disability solutions



Partnerships

We partnered with Howard University's Center for Insurance Education (CIE) for the 41ST FIRM Symposium, where students learn about the insurance industry from various companies and corporate sponsors. 52 students with an interest in insurance, financial planning, and risk management organizations were accepted to attend the symposium in May 2019.

Additionally, Aon participated in the National African American Insurance Association talent development competition. We mentored Morehouse and Spelman students over the course of 3 months to introduce the professional services industry and helped prepare for the competition against other industry providers.

Artificial Intelligence Talent Assessment Solution

Making better hiring decisions benefits everyone. That's why we use our own insights and technology for our own hiring process. Aon uses our proprietary Artificial Intelligence Talent Assessment Solution, which **helps take the risk and bias out of hiring practices** and ultimately helps make better hiring decisions.

We built the Artificial Intelligence Talent Assessment Solution based on fair testing and assessment principles to measure the competencies, values and behaviors of diverse applicants against the job role. We design and trial our tests to eliminate bias and we consult with organizations on how to design fair assessment and hiring processes.

Welcome

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts



Apprenticeship

The conventional path to professional work isn't always the right path for everyone. We've implemented apprenticeship programs in the UK and U.S. to help a more diverse group of colleagues develop vital skills in the workplace and earn a competitive salary while they learn.

Apprenticeships participation since 2017

US: **76** participants

UK: **186** participants

Step Up Traineeship

In 2018, we established the Step Up Traineeship—the first of its kind in the UK insurance industry. This six-week program gives young adults (aged 21 to 29) classroom training and in-office work experience and steps to complete formal qualifications. In 2019, we offered five trainees full-time roles after the program, and the program was a finalist for the 2019 UK Social Mobility Award.

UK
Social
Mobility
Awards

2019 FINALIST
RECRUITMENT PROGRAMS OF THE YEAR

Training and Development in Action

Aon Onboard

Learning at Aon begins with Aon Onboard, our best-in-class approach to onboarding new colleagues. The year-long curriculum positions new colleagues for success with focus on Aon United mindset, a speed-of-job proficiency, and increasing engagement and retention.

Aon University

Learning never ends at Aon. To make sure colleagues are on the right track for their career path, every colleague completes curriculum via the self-guided Aon University. The curriculum is aligned to the four expectations of the Aon Impact Model and allows colleagues to learn the skills and behaviors they need to expand their career.

Aon Signature Programs

For advanced learning, colleagues can be nominated by their managers to partake in Signature and Strategic Learning Programs; unique, Aon-focused development programs to help colleagues create client value, build strong teams, enable innovation and deliver business results.

2019 Signature Programs



16 Signature Programs

Five cities

840+ Aon colleagues

Representing **55** nationalities

2019 Professional Skills Programs



41 Professional Skills Programs

19 cities

1000+ Aon colleagues

220+ Aon leaders

Representing **46** nationalities

Performance Related Feedback

Basing rewards on performance is a key part of our culture. We create opportunities for regular performance dialogue for continuous improvement. More than 39,000 of our colleagues are eligible for annual performance and career development reviews. In 2018, 94 percent of these discussions were completed to help colleagues optimize rewards. 2019 performance is still in process.

Welcome

SPOTLIGHT

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

Creating Career Opportunities: New Paths to Employment

SPOTLIGHT

"What attracted me to the apprenticeship program was that I could earn and learn at the same time. It's so valuable to be able to work for Aon and still receive a highly-regarded qualification that, in the past, I would have to go to university for."

Zeenat Chady
An apprentice at Aon

The cost of higher education has been rising steadily for decades, with more and more graduates leaving school with substantial debts. Adding to their challenge, youth unemployment is at an all-time high, making it harder than ever to find jobs to pay off debts. Yet, at the same time, businesses around the world are facing serious shortages of skilled employees.

Tackling this problem like everyone else would just yield the same results. So instead, we looked at solving this modern problem with a traditional but often overlooked solution: apprenticeship.

By giving young people the opportunity to develop professional skills in the workplace, complete with competitive salaries and full support for professional study and qualifications, we could create a solution that benefits everyone.

The first Aon apprenticeship program launched in the UK in 2012, with a similar

program soon following in the U.S. And in 2018, we launched a related program, the Step Up Traineeship—a six-week program that includes classroom training, work toward formal qualifications, and experience in an office environment. With these programs, we now have an alternative pipeline to talent filled with highly-skilled and diverse people.

But the aim is about more than boosting Aon's talent pool—it's also a chance to change perceptions of what apprenticeships could be. Through the success of our program, we hope to encourage the business community to develop similar programs and help jumpstart the careers of many more deserving individuals.

"The apprenticeship program has given us access to talented colleagues we would have never met – or hired. The result is a stronger, more diverse and motivated team."

Bridget Gainer
Chief Commercial Officer
Public Sector Partnership, Aon



Welcome

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

Supporting Diversity, Equity and Inclusion

Fresh views and new perspectives are invaluable to our business—and they come from people who feel confident and comfortable with being true to who they are and what they see.

That's why we're committed to creating a workplace that supports and empowers people of all backgrounds and experiences. For our firm to do its best work on behalf of clients, we need our colleagues to be able to work, express, be, and live in a way that is true to themselves.



Female representation in
senior leadership positions
globally 2020 goal:

30%



People of color representation in
North American positions 2020 goal:

20%



100%

Rating from the Human Rights
Campaign Foundation
Corporate Equality Index
for 13TH consecutive year

Diversity, Equity and Inclusion in Action

We're committed to creating a workplace environment that fosters mutual dignity, respect, equal employment opportunity. We have formal initiatives and policies that address discrimination and harassment, equal pay monitoring, and integration of employees with disabilities.

Along with policies and initiatives, we encourage employee input and action to make sure we create the diverse and inclusive workplace to which we aspire.

Leadership Support

All of our top leaders are accountable for taking actions in support of diversity, equity and inclusion goals and initiatives. Many of our leaders provide mentorship and sponsorship to women and diverse colleagues to help advance the careers of high-potential individuals. Progress is reviewed in our Quarterly Business Review reports, as well as with the Board of Directors.

Training

We believe we can always increase our understanding of and appreciation for diversity, equity and inclusion. We make trainings available for colleagues at every level with topics such as "The Power of Inclusion," "Recognizing and Managing Unconscious Bias" and "Unconscious Bias in Recruiting." More than 23,000 colleagues have completed training concerning unconscious bias.

Pledges

Our support for diversity, equity and inclusion comes from the top. Our CEO has signed several pledges to reinforce Aon's commitment and accountability to diversity, equity and inclusion, including:

- CEO Action for Diversity and Inclusion Pledge
- UN LGBTI Standards of Business
- Chicago Network Equity Pledge.

Business Resource Groups

We believe true action comes from all levels of our firm. All colleagues are encouraged to participate in Business Resource Groups—independent, voluntary, non-profit associations with a common interest in working together to enhance our culture. These groups provide input, take action, and help identify opportunities for our firm to further its diversity, equity and inclusion commitments. These groups include:

- Black Professional Networks
- Latinos Embracing Aon Diversity
- PRIDE Alliance
- Virtual Connections
- Empowering Abilities
- Gender IQ
- Aon Veterans United
- Aon LINK early career group
- Asian Americans
- Mental Health
- Working Parents
- Generations



"It is through internal business resource groups like the Aon PRIDE Alliance that we can further support our LGBT colleagues and the LGBT community as a whole."

Greg Case
CEO, Aon

Dive In Festival

Inclusion is something to celebrate—at our firm and throughout our industry. That's why we were a Gold sponsor of the 2019 [Dive In Festival](#), a collection of annual events in the insurance sector that support the development of inclusive workplace cultures. We work with partners and planning committees from other insurance companies and brokers to create events that address challenges the insurance industry faces related to diversity, equity and inclusion.



Dive In Festival Key Numbers

60 cities
33 countries
9K+ attendees

In 2019, Aon and several colleagues received several Dive In Impact awards for its participation and leadership with the Dive In Festival.

Organizational Impact Award Winner:
 Aon's Social Mobility programme

Role Model Making an Impact Winner:
 Theresa Farrenson

Rising Star Award Winner: Mary Alade



Diversity, Equity and Inclusion Recognition

Financial Times
**Greg Case named
 Outstanding 50 LGBTQ
 Ally Executives for
 5 consecutive years**

British LGBT Awards
Financial Corporate Ally

Anti-Defamation League
Women of Achievement

Business Insurance
2019 Women to Watch

emPower and Yahoo Finance
**100 Ethnic Minority
 Executives 2019**

Australia
**Inclusive Behaviors in
 Insurance Pledge and
 Sponsor of Indigenous
 Business Excellence
 Awards**

Chicago United
**2019 Business Leaders
 of Color**

Aon Mexico
HRC Equidad MX 2020

Welcome

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

SPOTLIGHT

Commitment to Equity: Equal Rewards for Equal Excellence

SPOTLIGHT

The success of a golf ball landing on the green and rolling toward the cup requires preparation beginning well before the player's backswing.

The most rewarding shots in golf require a player, and his or her team, to start by tapping into their experience and analysis of the conditions to gain insight into the risk: the hazards, the distance, weather and wind, course conditions and the optimal approach.

Risk evaluation is essential. We also believe in equal treatment for all. So, when it comes to golf, if the risk is the same, so should be the rewards—regardless of the gender of the person swinging the golf club.

That's why we created the Aon Risk Reward Challenge, a unique season-long competition that highlights and rewards golf's most strategic decision makers in both the LPGA tour and the PGA TOUR.

"The idea of the Aon Risk Reward Challenge was to showcase the link between peak performance and decision making. When we decided to create this challenge, we knew we also wanted to provide equal prize money and we've been excited to see the level of interest and support from outside our firm."

Andy Weitz
Chief Marketing Officer, Aon

The competition measured the performance of golfers on a series of holes across multiple tournaments. At the end of the season, the players who best analyze risk, utilize data-driven insights and maximize performance in the moments that matter most each win a \$1 million prize.

In 2019, Carlota Ciganda won the inaugural Aon Risk Reward Challenge on the LPGA tour and Brooks Koepka won on the PGA TOUR.

The Aon Risk Reward Challenge also provided a chance to highlight players, the work of Aon player ambassadors throughout the season with on-air segments, and show the value of properly evaluating risk—along with the rewards that can come of it no matter if you're playing a sport or doing business.

"It sends a powerful message for Carlota to win the Aon Risk Reward Challenge, receive the same prize money and share the title with Brooks."

Mike Whan
Commissioner, LPGA



Welcome

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

Helping Colleagues Thrive

It's hard to be your best on a project when you aren't at your best in other areas of life. We know our firm thrives when our people thrive beyond the office, so we take a holistic view of our colleagues' wellness. Internally, Aon is considered a low-risk firm from Occupational, Safety and Health Administration, so we invest the majority of our efforts toward the emotional, financial, physical, and social wellbeing of our colleagues and their families.



24

global webinars held in 2019
covering emotional, financial,
and physical wellbeing



70%

in-office population has
access to Wellbeing Ambassador



118

Wellbeing Ambassadors
across 54 US locations



78

Wellbeing Ambassadors
across 23 countries

Aon Wellbeing

Aon Wellbeing is our approach to incorporating health and wellbeing into our offices, culture, and daily work lives. Our strategy focuses on the physical, emotional, social, and financial wellbeing of colleagues. We've set goals, guiding principles, and support structures for four key priority areas of wellbeing:

- **Get Moving:** Increase movement throughout the day by encouraging colleagues to sit less and meet physical activity guidelines.
- **Find Balance:** Manage work, financial and personal pressures by enhancing ability to withstand, rebound from, adapt and even grow in the face of challenge.
- **Connect Well:** Encourage healthy connection to our families, colleagues, clients and firm.
- **Eat Better:** Offer worksite foods that are healthy, drive creative energy and support colleagues' focus and performance.

We have 118 Wellbeing Ambassadors in 54 U.S. locations and 74 Wellbeing Ambassadors across 23 countries who organize, promote, and advocate participation the various wellbeing programs at Aon, including events, webinars, challenges, reward programs, and other activities that increase and maintain healthy engagement of our colleagues.



Wellbeing in Action

Prioritizing Mental Health

We're committed to eliminating the stigma around mental illness and we're working hard to ensure that all colleagues are thriving in a mentally healthy workplace. As part of this commitment, Wellbeing Ambassadors organize events and activities such as World Mental Health Day, Mental Health Awareness Week, and other notable dates in Aon offices around the world, including the United Kingdom, Australia, Canada, and the United States.

10K-A-Day Challenge

As part of our commitment to encourage and support physical activity and health, Aon challenged employees to be physically active by taking 10,000 steps a day throughout the 8-week program. 11 percent of colleagues representing 61 countries participated in the challenge. 55 percent of participants met their activity goal.



Supporting Our Colleagues

Our rewards programs recognize each employee's needs and rewards them for their work. In addition to base and performance-related pay and stock ownership, we offer benefits such as:

- Health and wellness plans, including medical, dental and vision through our Active Health Exchange
- Health savings accounts and flexible spending accounts
- Insurance plans, including Life, Accidental Death and Dismemberment, Business Travel Accident, and more
- Retirement and savings plans, including 401(k), Aon Supplemental Savings Plan and Employee Stock Purchase Plan
- Time-off programs, including vacation time, sick-time holidays and personal days
- Parental leave
- Income protection insurance covering risks from injury or illness
- Tuition reimbursement programs
- Adoption assistance
- Infertility services
- Transgender-related healthcare services
- Employee assistance programs, including mental health and substance abuse care, financial advising, legal services, and more
- Discount programs

Welcome

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

In This Section:

- > Environmental Sustainability
- > Community Impact

Our Impact

"At its core, our firm creates positive social impact every day. It happens when we live our values through our commitment to diversity, equity, inclusion and opportunity. And, through the value we create for our clients when we leverage our proprietary data and analytics to deliver advice and solutions across risk, retirement, and health."

Greg Case
CEO, Aon

Our commitment to delivering results for our clients also extends to communities around the world where our clients and colleague live and work. We know every decision we make creates ripples felt by businesses, industries, and people where we operate, so we use the same collective passion, insights, and skills our clients value to make a positive difference.

With a focus on areas where we already excel—mitigating risk, addressing health, creating access to information—we're applying our expertise and energy for the greater good of our communities and better stewardship of our planet.

Welcome

Our Work
With Clients

Our
Colleagues

Our Impact

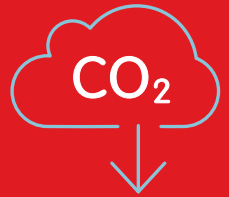
Impact by
the Numbers

Contacts

Environmental Sustainability

The implications of climate change are already creating challenges for businesses, governments, and communities. Like our work helping clients find sustainable solutions, we're committed to reducing the impact of our own operations and building a more climate-resilient organization.

As a firm, we're taking direct action to be good stewards of the environment while considering opportunities to factor climate change into the insights, assessments, insurance and solutions we use to help clients and partners around the world.



60% reduction
in greenhouse gas emissions
since 2015

**1ST risk
intermediary**
to sign-up to the UN Principles
for Sustainable Insurance



Environmental Sustainability

Carbon Emissions

Although we are not a carbon-intensive firm, we know our impact still makes a difference. We've set goals and implemented initiatives to reduce emissions from business and travel.

Since 2015, we have reduced greenhouse gas emissions (GHG) by 60 percent, ahead of our goal of reducing emissions 15 percent by 2020.

Carbon Disclosures

We submit annually to the Carbon Disclosure Project (CDP).

7,823 metric tonnes:
Total scope **one** carbon emission



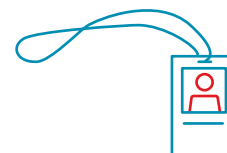
43,907 metric tonnes:
Total scope **two** emissions,
primarily from electricity
consumption



31,838 metric tonnes:
Estimated scope **three** emissions
from business travel



C02e tonnes/employee:
2016: **1.75**
2017: **1.36**
2018: **1.04**
2019: **1.06**



Operations and Facilities

For the third year running, our three global headquarters buildings in Chicago, London and Singapore achieved ISO 14001 certification, the international standard that specifies requirements for an effective environmental management system (EMS). We have implemented more than 120 initiatives aimed at reducing our environmental impact of our facilities and offices. Some of those projects include:

- LED lighting upgrade projects across UK sites that aimed to replace existing inefficient fluorescent light fittings with LED lighting
- Enhancing lighting controls with daylight dimming sensors and PIR detection sensors for more energy-efficient operation
- Reducing consumption of single-use items and increasing recycling through site-specific initiatives including the reduction in use of one million fewer cups at our Leadenhall office
- Using office supplies made from recycled materials, with 36 percent of office supplies used in 2019 made from recycled materials

Sustainability Commitments

UNPSI and UNPRI

We are signatory to the United Nations Environment Programme Finance Initiative (UNEP FI), which supports global finance sector principles to catalyze integration of sustainability into financial market practice. Within this initiative, Aon is the executive sponsor and the first risk intermediary signatory for the United Nations Principles for Sustainable Insurance (UNPSI). We're also a signatory for the United Nations Principles for Responsible Investing (UNPRI). The UNPSI and UNPRI are frameworks established by the UNEP FI to and correspond with the Paris Agreement.

Energy Transition Signee

Aon CEO Greg Case signed an agreement at the Vatican's "The Energy Transition and Care for Our Common Home" forum that said reliable and economically meaningful carbon pricing should be set by governments at a level that encourages business practices, consumer behavior, research and investment to significantly advance energy transition while minimizing the costs to vulnerable communities and supporting economic growth.

ClimateWise

We are a founding member and the current Chair of ClimateWise. ClimateWise supports the insurance industry to better communicate, disclose and respond to the risks and opportunities associated with climate change and the global protection gap.



Community Impact

We're passionate about outcomes that help our clients and communities flourish. As a responsible corporate citizen committed to long-lasting change, we're leveraging what's unique about our firm—our insights, analytics, and talented people—to help to enrich the lives of people around the world. By addressing risk and increasing access to education, we're helping people live healthier, happier lives.

"Our work fundamentally impacts people around the world. It's the difference between keeping and losing a job, the chance to live a longer, more dignified and healthier life, and the ability to see opportunity rather than antagonism in an interconnected world."

Eric Andersen, Aon President



2100
organizations supported in 2019



\$120M
in philanthropic funding since 2009



320,000
annual service day volunteer hours
dedicated by colleagues since 2009



Over **1,000**
hours in pro bono legal
services provided in 2019



\$11M+
total firm giving for 2019

Aon United Day for Communities

Every year, we hold firm-wide service days where colleagues around the world unite in strengthening and improving the communities in which we live through thousands of volunteer hours across hundreds of projects.

During the 2019 Aon United Day for Communities, volunteer activities included holding blood drives, packing food boxes for the hungry, enhancing child care facilities, cleaning up parks, building homes, and providing supportive services and recreational opportunities to people with disabilities.

Aon United Day for Communities Representation

8,800
volunteers

350
nonprofit partners

34,000
volunteer hours

49
countries

450
service events

157
cities



Partnership in Times of Need

Understanding risk and taking smart action not only helps in business—it also helps reduce volatility and build resiliency in our communities around the globe.

Red Cross/Red Crescent

Each year, our offices provide support to more than 75 different Red Cross/Red Crescent locations around the world. Aon's Annual Disaster Giving Program helps ensure Red Cross responders can be on the scene of a disaster at a moment's notice to provide shelter, food, emotional support and other assistance to people in need. Our colleagues also support regular blood drives at Aon offices.

Notable Red Cross/Red Crescent Figures

\$6,500,000

Funds contributed
over the past 10 years

\$500,000

Annual contribution via
Aon's Disaster Giving Program

17

Countries in which Aon
hosted blood drives

Spanish Red Cross

For the past four years, Aon Spain has provided disaster relief funding to the Spanish Red Cross through an Emergency Aid Fund for incidents. In addition to an annual commitment to make contributions to the Emergency Relief Fund by the Fundación Aon España, this agreement includes volunteering, awareness campaigns, and participation in the Program of Employment of Spanish Red Cross which promotes workforce opportunities for socially vulnerable populations.

Missing Maps Project

Through the Missing Maps project, colleagues participate in map-a-thons in offices around the world, tracing buildings and roads from satellite imagery and adding previously unnoted details, such as health facilities, water points, and schools, to OpenStreetMap. This free and editable world map is used by Red Cross volunteers and other organizations on the ground with efforts to prevent malaria, develop water pipelines, vaccinate against measles and support disaster preparedness.

Investing in Education

The needs of the job market are changing, and the next generation must have the right skills to thrive in their careers. We invest in programs that provide greater access to education and training.

Udayan Care

We provide sponsorship, mentoring and office-hosting for young women in the Udayan Shalini Fellowship, a program in India that empowers girls to pursue vocational training and technical courses in secondary education and college. With the support by Aon and Udayan, 50 girls from families with incomes less than INR 144000 per annum have attained 60 percent marks or more and aspire to continue their higher education.

VIDYA School

The VIDYA School educates and empowers vulnerable and underprivileged communities in India through education, practical and vocational skill training, IT literacy, and English proficiency. We assist the VIDYA School's mission through a variety of actions:

- **Book collection drives:** We collected reference books for business students to assist them with their Commerce exams.
- **Laptop donation:** We provided 50 laptops and desktops to VIDYA school to help their kids get better education through technology.
- **Aon site visit:** We hosted 17 VIDYA high school students to help them prepare for their professional life ahead. Aon's Talent Acquisition and Development leads conducted a two-hour workshop to help the students with career development plan and business etiquettes.





Enhancing Health

Raising awareness of prevalent health issues and empowering people to take positive steps toward wellbeing reduces risk and creates healthier communities for our clients and colleagues.

Notable American Heart Association Figures

\$1,800,000

Funds contributed
over the past 10 years

\$300,000

Colleague contributions
matched by Aon

8

Number of cities in which
Aon sponsored Heart Walks

Vaccinate a Village

We contributed to “Vaccinate a Village” through the American Red Cross and the global Measles & Rubella Initiative. This initiative raises awareness about preventable measles and rubella deaths around the world, and our contribution will help provide life-saving vaccines to 50,000 children in Kenya.

Lending Our Expertise

Navigating the legal world can be difficult, especially for those who have fewer resources available to them in retirement.

Providing Guidance

We are Legal Aid Society's (LAS) first corporate partner for their Elder Help Desk at the Daley Center in Chicago. The Elder Help Desk provides legal advice, referrals, and simple document drafting for clients age 60 and older with a variety of civil legal issues. We have been active with the Elder Help Desk project, hosting elder desk training for our attorneys and committing to sending volunteer attorneys to staff the help desk.

Since March 2019, attorneys from Aon have helped LAS serve more than 650 clients. We also have Aon colleagues participating with LAS Board's Pro Bono Committee to brainstorm new pro bono projects, increase engagement from area firms and corporations, and provide financial support.

In October 2019, the Legal Aid Society presented us with the Scott C. Solberg Pro Bono Award recognizing our pro bono work over the past year.



Welcome

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

Executive Summary

Our firm drives impact with active involvement in major elements of the global economy across risk, retirement and health with insights powered by data & analytics

Data & Analytics Solutions



Approximately **\$318B** bound premium through the **Risk/View for Carriers tool** for Aon Inpoint clients

Commercial Risk Solutions



+\$60B bound premium annually

Reinsurance Solutions



#1 issuer of insurance linked securities

Retirement Solutions



Approximately **\$3.5T** in liabilities globally

Health Solutions



\$180B in premium and equivalents placed globally

Impact By the Numbers

With the work we do as a firm, we achieve positive lasting impact for our clients, colleagues and communities.

Disaster Relief

\$1.4B the largest ever earthquake catastrophe bond, helping countries recover more quickly from devastating earthquakes



Leveraging **innovation** to help **200+** Sri-Lankan small paddy farmers

Minority Rights

13 consecutive years scoring 100 from the Human Rights Campaign

\$60M of Aon spend directed to **Minority** or **Women** owned Business suppliers in 2019



1000+ pro bono legal hours provided annually to assist communities

260+ apprentices since 2017 providing alternative paths to employment

50+ partnerships with non-profits, historically black colleagues and universities, and diverse professional organizations to recruit talent

Environmental Sustainability

60% reduction in Greenhouse Gas Emissions since 2015



Philanthropy

\$120M in philanthropic funding since 2009



Welcome

Our Work
With Clients

Our
Colleagues

Our Impact

Impact by
the Numbers

Contacts

**For questions or comments
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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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