

Aon Risk Solutions
Retail Industry Practices

Customized To Fit

Serving the Retail Industry

AON
Empower Results®

Your Advantages With Aon

Aon plc

- Leading global professional services firm providing a broad range of risk, retirement and health solutions
- 50,000 colleagues in more than 120 countries
- Repeatedly honored as the world's best broker, best insurance intermediary, reinsurance intermediary, captive insurance company manager and employee benefits consulting firm

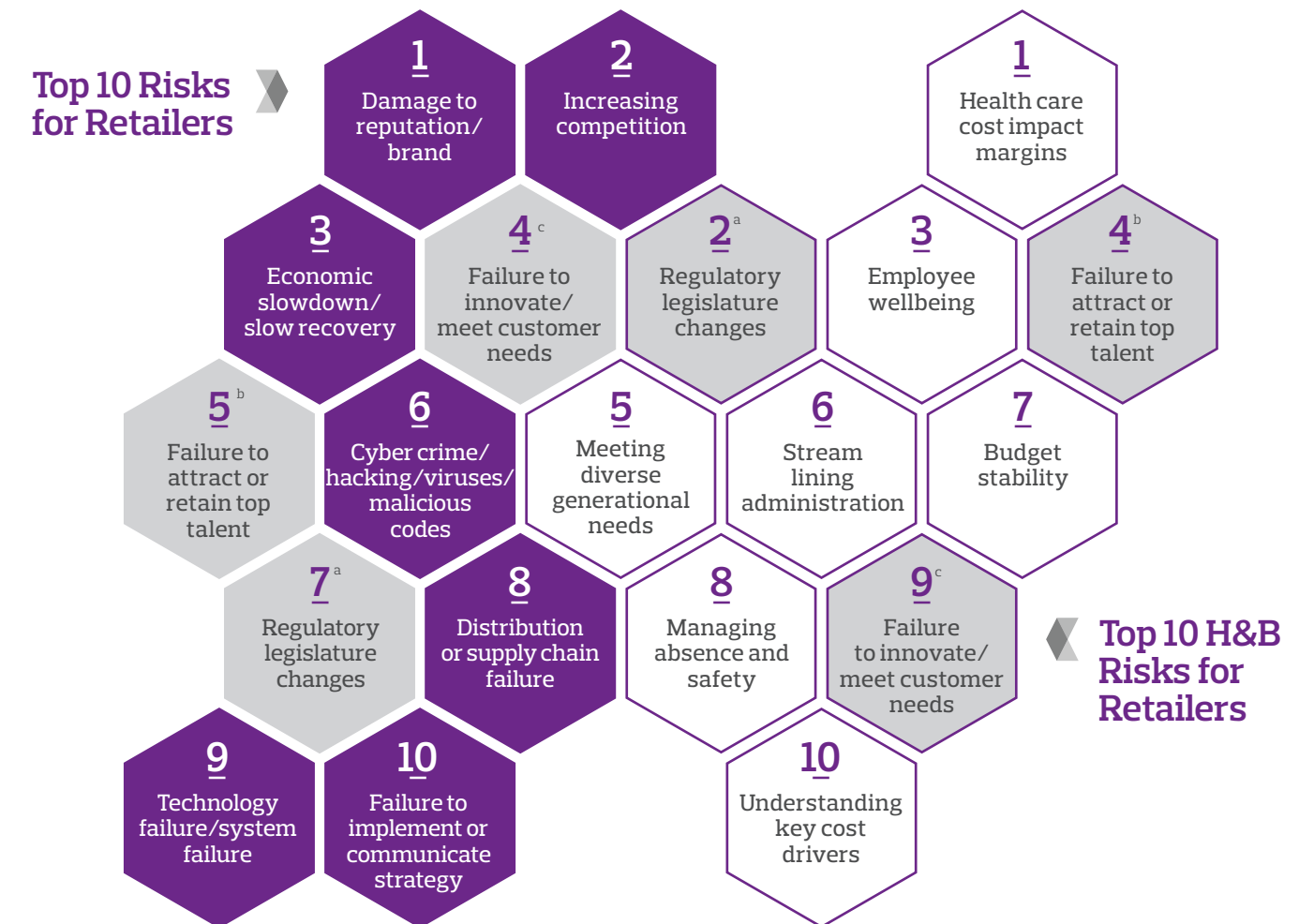
Aon Retail Industry Practice

- Representing over 70% of Fortune 500 Retailers and placing 640 million USD in premiums annually.
- Achieving more than 94% client retention
- Industry Aligned Risk, Consulting and Employee Benefit teams

Expanding Risks for Retailers

While the Retail environment has been challenging, there seems to be a rebirth in the air. Robots, drones and OmniChannel have all changed the landscape our clients operate in, thus making innovation and retention of top talent more important now than ever before. Continuous evolution in cyber security is a dominating topic for firms as they map strategies to mitigate potential breaches and changing legislation. Business continuity and supply chain disruption, blockchain and cryptocurrencies and final mile innovative logistics are all emerging to the forefront. These trends look toward futuristic exposures, forcing retailers to address some unique risks. Natural disasters and catastrophic losses create a great need for established processes around supply chain disruption and redirection of assets. Doing so allows our clients to react quickly and deploy solutions efficiently. And finally, with healthcare and worker's compensation costs increasing dramatically, the need to control total cost of risk and claims management are key to ensuring success across a firm.

At Aon, we have a deep understanding of these and adjacent issues. This market experience and knowledge is why Aon's Retail Industry Practice can help clients develop flexible, cost-effective solutions for risk financing needs.



a,b, and c - letters denote overlap in Risks with H&B Sector.

What's in Our Shopping Cart?

Aon specializes in providing superior retail risk management and insurance products and services to retailers around the world. We support sectors across the retail industry, and our industry leaders can work with you to assess liability deficiencies and develop solutions that fit your unique needs.

Our risk management and human resource solutions for retail clients include the following:

- ▶ Casualty
- ▶ Claims and Risk Control
- ▶ Financial Services
- ▶ Health and Benefits
- ▶ Network Security
- ▶ Property
- ▶ Risk
- ▶ Retirement and Benefits Strategy

Unmatched Talent Across the Retail Industry

Aon leverages considerable knowledge and intellectual capital to enhance delivery of our specialty services and products to all clients. We facilitate the sharing of ideas, information, best practices and resources. We anticipate market challenges and opportunities, and ultimately develop innovative retail risk solutions for our clients.

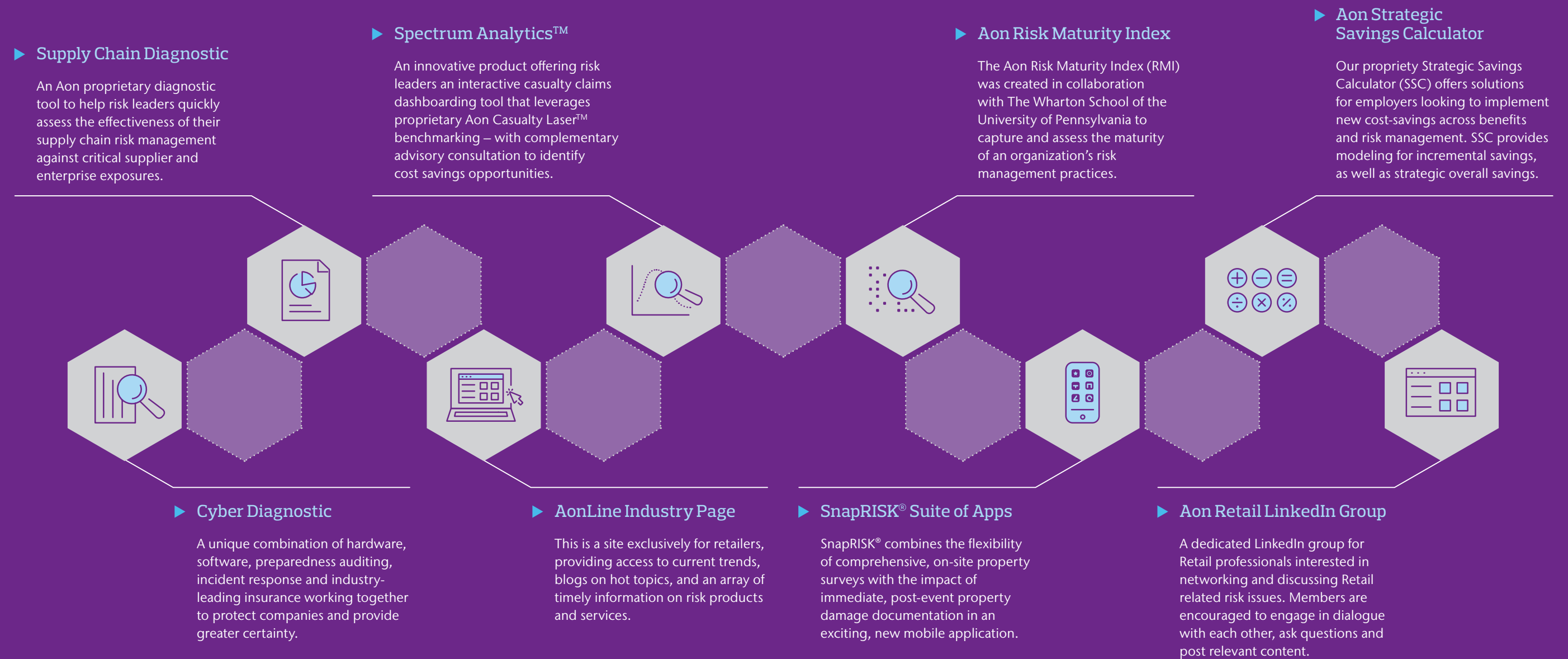
Our specialists understand the challenges across sectors of the retail industry and deliver a mix of resources to help address them through hands-on consulting and a range of risk management services.

- ▶ Total Cost of Risk Reduction Strategies
- ▶ Natural Hazard Modeling
- ▶ Foreign Vendor Products Liability
- ▶ Optimizing Risk Financing Programs
- ▶ Cyber Evaluation and Risk Qualification
- ▶ Unmatched Actuarial Benchmarking
- ▶ Wage and Hour
- ▶ Aon Cyber Solutions Group
- ▶ Absence Management and Return to Work



Industry-Leading Innovation for Greater Value and Lower Costs

Aon's industry-leading technology tools boost clients' capabilities in risk management.

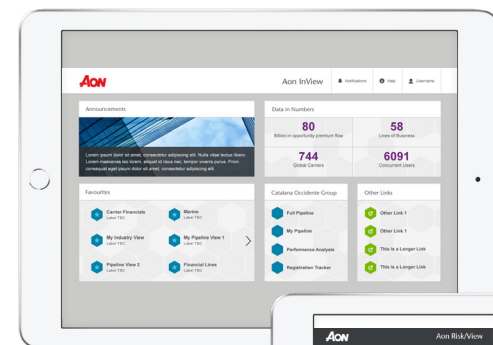


Data & Analytics at Aon

The Heart of Aon Inpoint

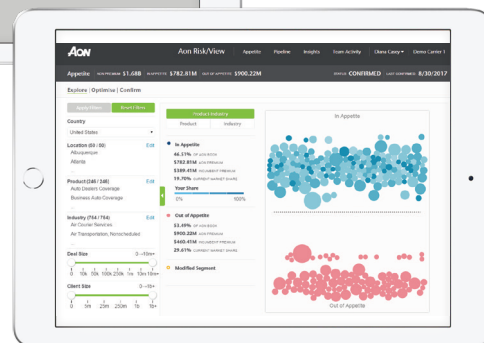
As the insurance industry increases its reliance on big data, analytics, and digitization, Aon is leading the way by building the world's preeminent repository of risk and insurance information.

Aon Inpoint delivers data-base tools and data sets, powered by Aon GRIP and Aon Risk/View. This helps us understand trends and develop insights such as placement benchmarks and the impact of alternate program structures on pricing. GRIP allows us to have a pulse on the marketplace. This resource aims to translate to cost savings for our clients.



Aon GRIP®

Aon GRIP is unique in its ability to benchmark like risks placed throughout the globe, helping our Aon Inpoint carriers and clients evaluate insurer performance and anticipate shifts in the market.

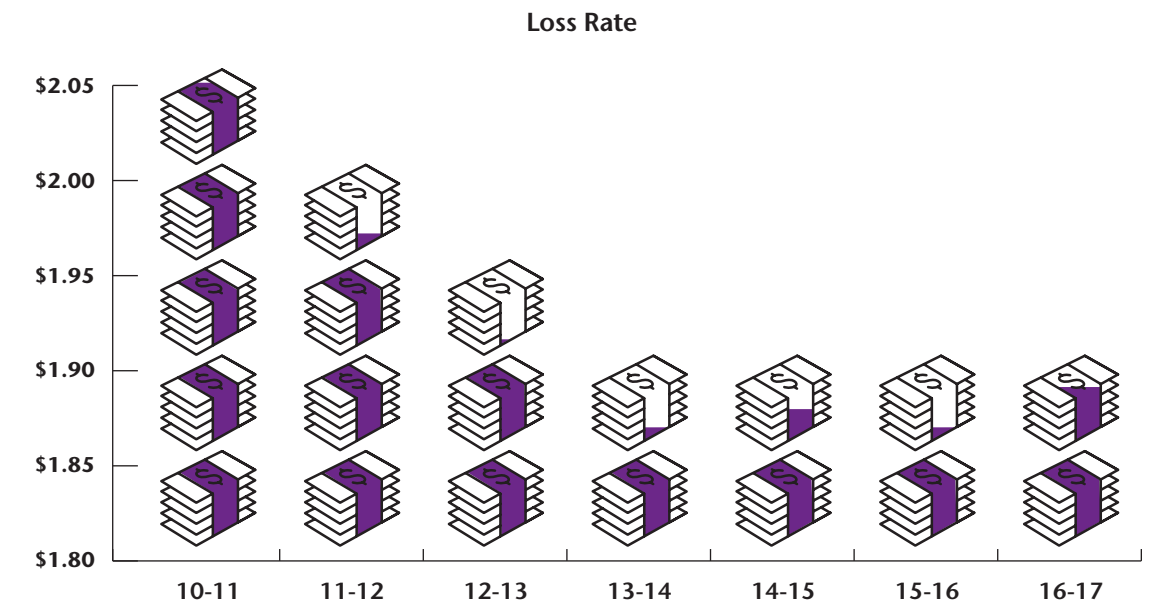


Aon Risk/View

Aon Risk/View, our key resource for market and risk insights for clients, colleagues, and carriers, is unique in its ability to benchmark like risks placed throughout the globe.

Retail Industry Benchmarking

Aon's Actuarial Practice has been benchmarking casualty costs for over 20 years, allowing retailers to leverage industry-specific data to gauge the effectiveness of their programs. This report provides comprehensive data on key issues and concerns for retailers, while allowing them to benchmark their risk management and risk financing strategies against those of their peers.



Casualty Laser Diagnostic

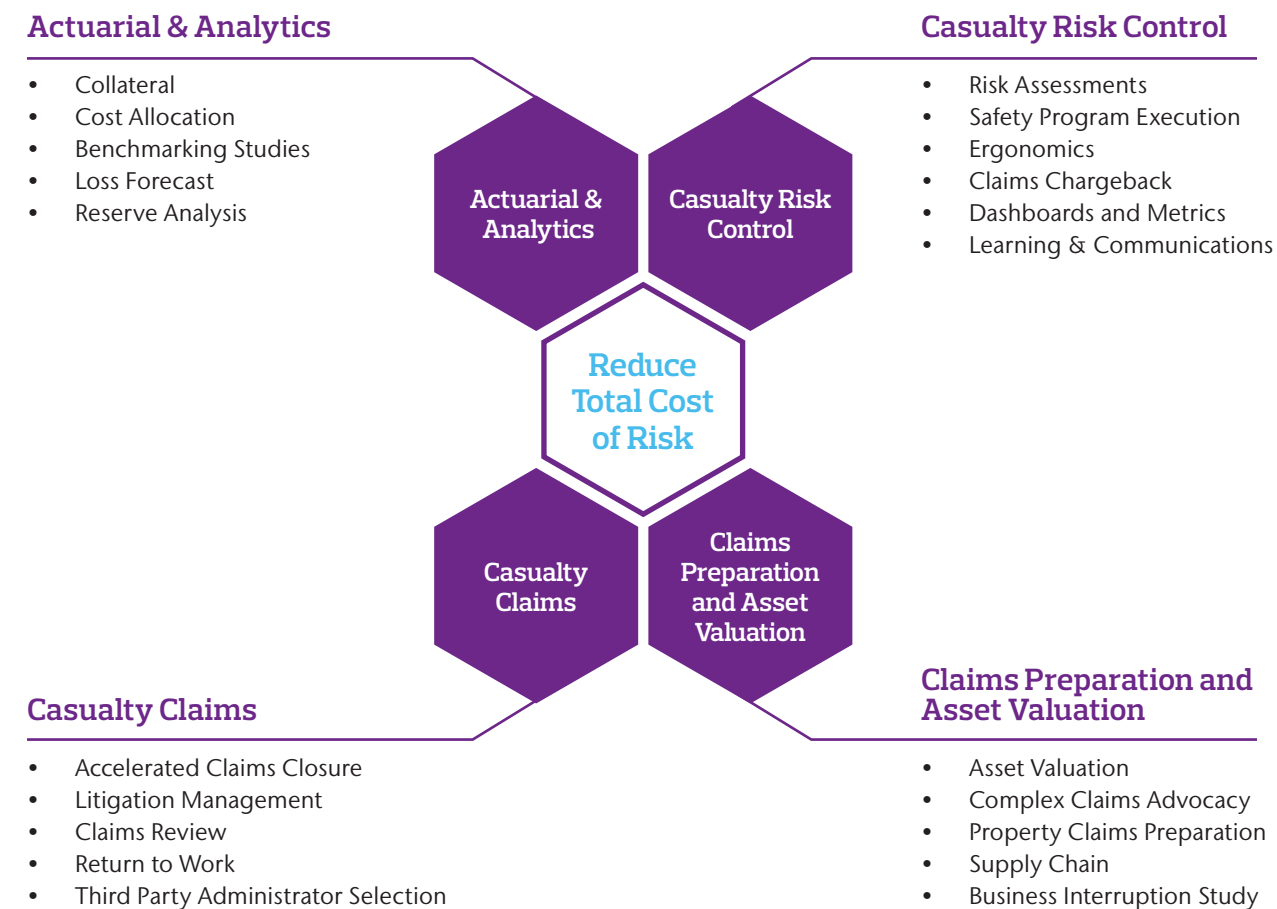
Aon's Casualty Risk Consulting Practice has performed over 60 Laser™ Diagnostics for a variety of retailers. This proprietary tool compares over 90 quantitative

and qualitative performance indicators, benchmarking against top performers.



Risk Consulting Solutions That Fit

Aon's team of risk consultants leverages our extensive retail industry experience to assess existing claims, safety, and risk management processes, partnering with our clients to design and implement customized strategies that maximize program effectiveness and minimize TCOR (Total Cost of Risk). These forward-thinking, industry-leading risk management strategies target key cost drivers based upon the highest return on investment resulting in a sustainable competitive advantage for our retailers. Below is more detail about our most popular offerings for the industry.



Health & Benefits Solutions for Retail Sector Employers

Our retail sector consulting and brokerage capabilities bring deep subject-specific knowledge across the categories of health, enabling us to develop solutions for retail sector employers of all sizes.

- ▶ H&B Consulting Support
- ▶ Compliance Consulting
- ▶ Financial & Actuarial Specialized Consulting
- ▶ Vendor Management & Renewal Negotiations
- ▶ Wellness Programs
- ▶ Strategy & Design Development
- ▶ Benchmarking with AonBench, and SpecSelect Tools
- ▶ Audit Capabilities
- ▶ Total Rewards Strategy

We are experienced in all areas of health, from advising plan sponsors to delivering benefits to employees.

Unparalleled Global Service

All over the world, Aon is unmatched in its commitment to client advocacy in the retail industry, providing superior services and resources through a dedicated team of retail specialists.

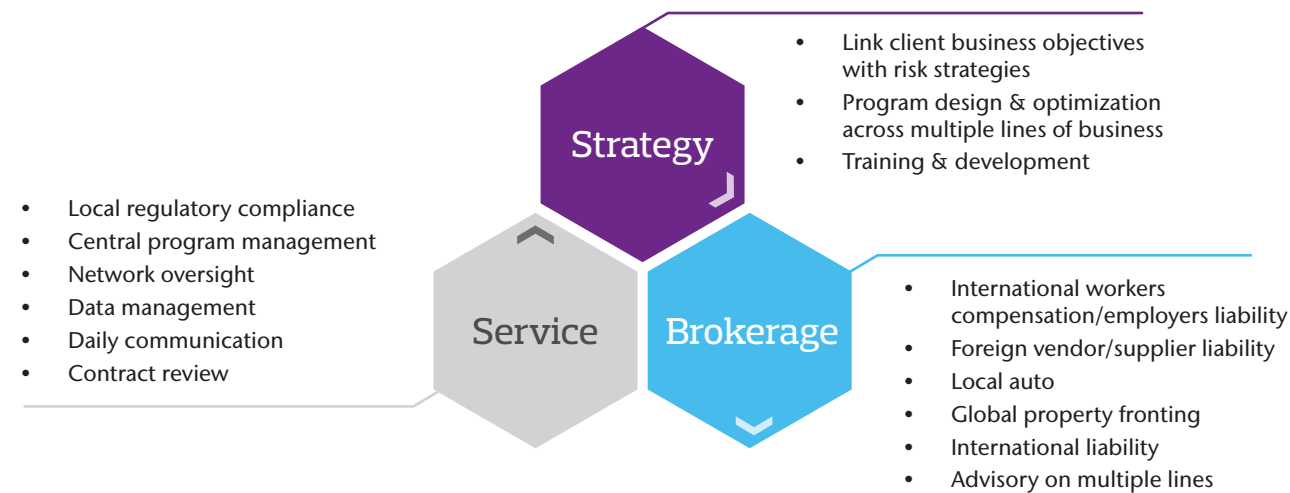


Global Optimization
is a proven approach for understanding, assessing, benchmarking and mitigating your international risks.



The Global Account Management System (GAMS)
An efficient infrastructure for policy coordination and Total Cost of Risk oversight.

Client Value Framework



GAMS User Community

2,317
Clients

Client Users
in **434**
companies

Aon Colleagues
in **120**
countries

What Our Customers Are Saying:



Aon consultants have done a great job developing and implementing our Aon Safety engagement. We are very pleased with the results. Their ability to deliver and communicate effectively from a teamwork perspective went over really well and solved initial skepticism. We are fortunate to have these Aon consultants on our team!



Tailored Solutions

“Strong responsive teams, with expertise, consistent level of service and stability”

Apparel Retailer

Dedicated Team

“Aon has been a terrific partner the past couple of years. Our decision to move to Aon has proven to be the positive change we were seeking”

Specialty Retailer

Supportive Partnership

“Aon is a terrific partner for our risk management team, efficient, supportive, strategically ahead of the curve.”

Big Box Retailer



I chose Aon for their breadth of resources, knowledge of my business, responsiveness of their team members, and their large industry footprint and investments in technology. I've recommended them to other colleagues based on their consistent delivery of service and partnership.



Specialty Retailer

Aon Client Promise Framework

Our Commitment to You



The Aon Client Promise[®]

The Aon Client Promise framework includes the five pillars of our promise, a comprehensive training curriculum, and a robust methodology for ensuring a consistent client experience.

The five pillars of the Aon Client Promise include partnership, expertise, innovation, excellence and results.

The Aon Client Promise Academy offers unique learning experiences focused on listening for and responding to client needs, building knowledge of the full breadth of Aon capabilities, and understanding the pillars of the Aon Client Promise.

The Aon Client Promise Methodology is based on the following steps:

Discover

We will collaborate to understand both your near- and long-term business priorities, how we can add value to your organization, and help you respond to changing market dynamics.

Develop

We will jointly author a plan to define how we will work together during the year, outline our commitments to you, and define how we will measure our success.

Deliver

We will follow through on our plan, executing with excellence and tracking outcomes.

Review

We will seek your input on how we are doing both through informal feedback sessions and annual surveys.

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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