About Aon
Aon plc (NYSE:AON) is a leading global provider of risk management, insurance brokerage and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 72,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative risk and people solutions. For further information on our capabilities and to learn how we empower results for clients, please visit: http://aon.mediaroom.com.

© 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 reviewed 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.

For full insights from the survey, visit us at aon.com/2017GlobalRisk

2017 U.S. Food, Agribusiness and Beverages Industry Report Highlights

Top Ten Risks

<table>
<thead>
<tr>
<th>Risk</th>
<th>% of Respondents Indicating as Top 10 Risk</th>
<th>% with Loss</th>
<th>% with Plans in Place</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commodity price risk</td>
<td>59%</td>
<td>49%</td>
<td>55%</td>
</tr>
<tr>
<td>Damage to reputation/brand</td>
<td>57%</td>
<td>6%</td>
<td>49%</td>
</tr>
<tr>
<td>Regulatory/legislative changes</td>
<td>46%</td>
<td>16%</td>
<td>38%</td>
</tr>
<tr>
<td>Business interruption</td>
<td>44%</td>
<td>20%</td>
<td>60%</td>
</tr>
<tr>
<td>Increasing competition</td>
<td>37%</td>
<td>30%</td>
<td>54%</td>
</tr>
<tr>
<td>Product recall</td>
<td>35%</td>
<td>30%</td>
<td>68%</td>
</tr>
<tr>
<td>Exchange rate fluctuation</td>
<td>34%</td>
<td>51%</td>
<td>53%</td>
</tr>
<tr>
<td>Distribution or supply chain failure</td>
<td>34%</td>
<td>14%</td>
<td>58%</td>
</tr>
<tr>
<td>Economic slowdown/slow recovery</td>
<td>33%</td>
<td>39%</td>
<td>15%</td>
</tr>
<tr>
<td>Weather/natural disasters</td>
<td>33%</td>
<td>24%</td>
<td>27%</td>
</tr>
</tbody>
</table>

Contact
Tami Griffin
Managing Director
National Practice Leader, Food System, Agribusiness and Beverage Practice
Aon Risk Solutions
+1.816.398.1276
tami.griffin@aon.com

Today's Food, Agribusiness and Beverage firms are facing complex and interconnected risks.

We live in an era of unprecedented volatility. Trends on three major dimensions – economics, demographics, and geopolitics – combined with the exponential pace of technology change, are converging to create a challenging new reality for organizations. These forces create opportunities that we cannot even imagine, but also present new frontiers to be explored.
Top Five Emerging Risks in 2020

1. Commodity Price Risk
2. Failure to innovate/ meet customer needs
3. Damage to reputation/brand
4. Increasing competition
5. Exchange rate fluctuation

Presence of a Formal Risk Management Department

Companies <$1 Billion
- 19% Yes
- 41% No

Companies >$1 Billion
- 39% Yes
- 55% No

Overall
- 23% Yes
- 61% No

Cyber Purchasing Patterns

Insurance currently purchased
- Yes
- 69%
- No
- 29%
- Not planned to purchase
- 2%

Cyber Risk - Completed Assessment

Yes, qualitative
- 35%

Yes, not sure what type of assessment
- 17%

Not sure
- 19%

No
- 1%

Data Source: Aon's 2017 Global Risk Management Survey

To keep pace with the pervasive and fast evolving cyber threats that go hand in hand with the dizzying speed of technological innovation, much more progress is needed in the area of cyber risk control and mitigation.