

AON

Better Decisions for a Better World

Impact Report 2024



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Introduction

A Message from our CEO

On behalf of colleagues across our firm, we are proud to share Aon's Impact Report for 2024, which highlights our collective efforts to shape decisions for the better and protect and enrich the lives of people around the world.

In 2024, we saw growing complexity and volatility for businesses and society driven by four profound transitions, what we call "megatrends," across Trade, Technology, Weather and Workforce. These interconnected trends have made it harder to make decisions on risk and people issues and the challenges and opportunities they present are why we committed to go further, faster to serve our clients, colleagues and communities.

To address these trends and better serve our industry, in 2024, we initiated our 3x3 Plan focused on three vital commitments over three years: to help our clients make better decisions on interconnected issues through our Risk Capital and Human Capital capabilities; to deliver to all client segments through our Aon Client Leadership model; and to deploy AI and advanced analytics to transform data into real-time, actionable insights and consistently excellent service through our global Aon Business Services platform.

With our 3x3 Plan — supported by a \$1 billion investment — we have the greatest opportunity in our history to drive impact as a firm. This Aon United focus is integral to everything we do, including our commitments to all our stakeholders related to sustainability, inclusion and wellbeing and governance issues.

At Aon, we are passionate about managing sustainability and proud of the steps we've taken in recent years to reduce our environmental impact by leveraging our one-firm Aon Business Services operating platform, all while advising our clients as they work to achieve their own environmental goals. We remain focused on achieving net-zero greenhouse gas emissions by 2030 for our Scope 1 and Scope 2 emissions, which are attributable to our own operations, alongside our efforts with our colleagues, clients, suppliers and other stakeholders to further reduce our shared impact on the environment.

Over the course of 2024, this focus has motivated our firm to innovate and dedicate resources to important causes and organizations. As the largest global broker operating in Ukraine, Aon's commitment to the country has compelled our firm to identify new opportunities for businesses to invest in the country and to stabilize the insurance market during and after the war. Last year, we marshalled a global effort that raised more than \$465 million in public and private capital to reinforce Ukraine's economy, enable foreign investment during the war and prepare for reconstruction.

Also in 2024, an insurance policy arranged by Aon for the International Federation of the Red Cross and Red Crescent Societies' (IFRC) Disaster Response Emergency Fund (DREF) resulted in its first-ever insurance-backed payout, providing crucial funding to communities in need. This crucial and innovative insurance policy highlights the potential of our industry to do more to support humanitarian organizations and the vital work they do to protect vulnerable populations.

None of this would have been possible without the expertise, insights and commitment of our 60,000 colleagues around the world. Through targeted programs, we seek to provide more paths for the next generation of leaders to succeed and grow, which helps businesses and communities thrive. This is why we prioritize and invest in support for our colleagues — through our next-generation colleague leadership programs — and our communities — through our volunteer, mentorship and apprenticeship initiatives. Since the inception of our programs in the U.S. and UK, more than 800 apprentices have been appointed at Aon.

While recognizing that there is still much work to be done, we are excited to share the progress highlighted in this report.

Greg Case
CEO, Aon plc

A Message from our Head of Strategic Finance and Corporate Sustainability

Thank you for your interest in Aon's 2024 Impact Report — which highlights progress in 2024 across our commitments related to sustainability, inclusion, wellbeing and governance.

The Report details the steps we took in 2024 to increase our environmental resiliency and advise clients on their environmental goals, innovative solutions we developed to support Ukraine and the International Federation of Red Cross and Red Crescent Societies, as well as other examples of positive outcomes we delivered for our colleagues, clients and communities.

Because of our Aon United structure — and the innovation made possible by our 3x3 Plan — we have continued to make progress across our core commitments and launched a series of new initiatives across key areas in 2024:

Environmental

Our strategy is focused on three major areas where we can drive meaningful impact: (1) Our own decarbonization efforts and investments in sustainability, (2) Our work to accelerate clients' climate resiliency and response, and (3) Collaboration with leaders and organizations to scale our ambitions.

As part of our commitment to sustainability, we are focused on achieving net-zero greenhouse gas emissions by 2030 for emissions attributable to our own operations (Scope 1 and Scope 2), working with colleagues, clients, suppliers and other stakeholders to further reduce our shared impact on the environment, and managing Scope 3 emissions through Responsible Sourcing. At the same time, we continue to innovate on behalf of our clients as they work to achieve their own environmental goals. And importantly, colleagues play a key role in this process — through driving innovation and efficiencies in collaboration with Aon Business Services and participating in many voluntary environmental projects in communities around the world.

Social

Our colleagues are at the core of everything we do as a firm, and our commitment to them is an essential part of how we do business. Creating an inclusive workplace and supporting colleague wellbeing are foundational to Aon's culture and values, and add to our colleagues' sense of belonging. This is reflected in our annual Colleague Support Survey, which saw colleague engagement overall rising six points to 86 percent — meaning nearly nine in 10 colleagues felt engaged at Aon. Our values are also central to our workplace programs, philanthropic efforts and community initiatives, which help our communities prosper and grow.

Governance

Understanding and delivering innovative, trusted solutions to help businesses and communities address their risks and opportunities has never been more important. Therefore, our leadership team, internal structures and governance approach support effective decision making across the entire firm. The progress Aon has made across its 3x3 Plan — and the investment made in our global Aon Business Services operating platform — has enabled our firm to improve the quality of our content and capabilities, while simultaneously mitigating risk by standardizing our operations and client delivery model to provide an increasingly consistent service to our clients.

As one Aon United firm, our commitment to creating sustained value for our clients, colleagues and stakeholders is as strong as ever and we look forward to building on the progress we delivered in 2024.

Elsa Ballard

Head of Strategic Finance and Corporate Sustainability,
Aon plc

Our Strategy: ESG at Aon — Better Decisions for a Better World

At Aon, helping clients manage risk — including ESG risk — is at the core of what we do. We see significant opportunity in enhancing our impact and delivering innovative client solutions.

Environmental

We remain passionate about managing sustainability and committed to achieving net-zero emissions through:

- Focusing on achieving net-zero by 2030 for emissions attributable to our own operations (Scope 1 and Scope 2).
- Working with colleagues, clients, suppliers and other stakeholders to further reduce our shared impact on the environment.
- Managing Scope 3 emissions through our Responsible Sourcing team and sustainability strategy.

Social

Our Aon United strategy defines our culture, including how we hire, retain, develop, reward and support our people:

- Support colleagues with opportunities to grow.
- Focused on building a culture that fosters inclusion, wellbeing, learning and development and civic outreach.
- Collaborate with partners from the communities where we live and work.
- Committed to building inclusive and thriving teams.

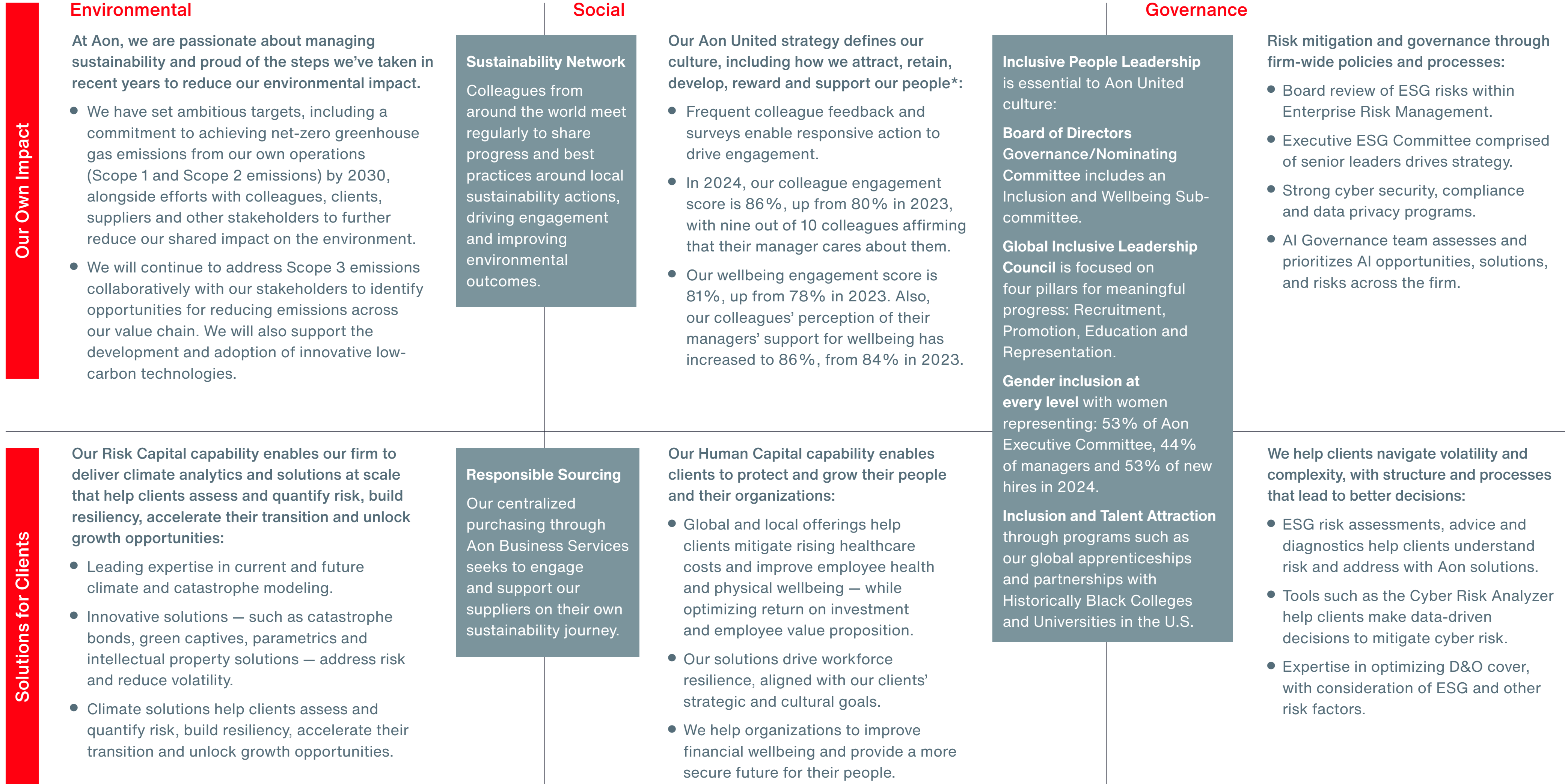
Governance

Our risk mitigation and governance is managed through firm-wide policies and processes:

- Board review of ESG risks within Enterprise Risk Management.
- Executive ESG Committee comprised of senior leaders drives strategy.
- Strong cyber security, compliance and data privacy programs.

Our Impact: ESG at Aon — Better Decisions for a Better World

At Aon, helping clients manage risk is at the core of what we do. We see significant opportunity in enhancing our impact and delivering innovative client solutions.



*Numbers provided are representative of Aon colleagues, excluding NFP.

Environmental



Environmental Highlights

Aon's ESG strategy is focused on three major areas of environmental impact:

1. Our own decarbonization efforts and investments in sustainability.
2. Our work to accelerate clients' climate resiliency and response.
3. Collaboration with leaders and organizations to scale our ambitions.

Our Impact

At Aon, we are passionate about managing sustainability and proud of the steps we've taken in recent years to reduce our environmental impact.

As part of our commitment to sustainability, we are focused on:

- Achieving net-zero by 2030 for emissions attributable to our own operations (Scope 1 and Scope 2).
- Working with colleagues, clients, suppliers and other stakeholders to further reduce our shared impact on the environment.
- Managing Scope 3 emissions through our Responsible Sourcing team and sustainability strategy.

Longstanding Expertise

Within our core business, we have **leading expertise and data and analytics to help our clients address climate risks.**

Our **Risk Capital** teams help our clients assess and manage climate risk, which underpin the largest parts of our Reinsurance business.

Our climate advice and expertise is backed by Impact Forecasting, our climate and catastrophe modeling tool, which we've developed over more than two decades. We have some of the world's most sophisticated models on climate impact, supported by our own expertise and partnerships with leading universities.

Our **Human Capital Solutions** team has climate impact assessment and reporting capabilities to support clients as regulatory requirements evolve and increase.

To Deliver Client Solutions

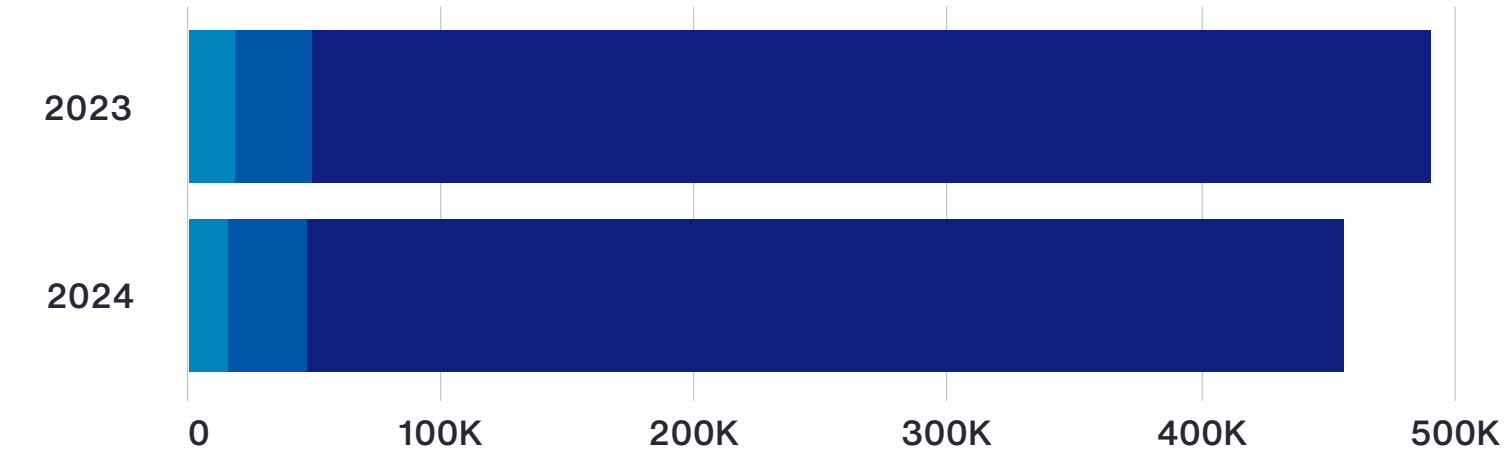
Increasing resilience against physical risks — Climate challenges are causing large-scale disruptions globally. We assess, mitigate and transfer climate-related physical risks to protect assets, reduce volatility and build resilience.

Reducing costs and volatility of transitioning to net zero — Climate-related laws and regulations are fast-evolving, leading to new sources of uncertainty and costs. We provide solutions that protect against reputation, litigation and other transition risks, as well as enable the responsible transition of assets and portfolios from brown to green.

Aon's **Property Risk Analyzer** assesses risk and optimizes a property insurance program. By modeling risk scenarios based on location-specific information, Property Risk Analyzer gives brokers the technology to change the conversation about risk and help clients make better, more informed decisions.

Greenhouse Gas Emissions*

Thousands of Tons of CO₂e



(CO ₂ e in tons)	Scope 1	Scope 2	Scope 1+2	Scope 3	Total
2023	16,790	32,188	48,978	450,060	499,039
2024	15,235	31,787	47,022	416,183	463,204

We continue to thoughtfully enhance our global and regional climate disclosures, including through our [TCFD Disclosure](#), and further drive centralization of our ESG Policies. For more information, see our [Supplemental ESG Information](#).

* Per the GHG Protocol, the emissions base year is subject to recalculation should a material change in total base year emissions be identified. In line with the GHG Protocol, we rebase calculations in the event of a change in methodology that would result in a 5% or greater change in our base year emissions. From 2023 to 2024 Aon revised its methodology. Please see [Aon's Greenhouse Gas Methodology disclosure](#) for more details.

Social



Social Highlights

Colleague **engagement and wellbeing**, continued **learning and development** and **inclusion** are foundational to Aon's culture and values and intrinsic to how we serve clients and our colleagues' sense of belonging. We live these values through connection and feedback with our colleagues, empowering their decision-making and professional growth and highlighting their inherent value within our organization and as members of our community.

Our Own Impact

Inclusion

- We recognize that inclusive teams produce better insights and solutions, deliver differentiated and distinctive outcomes for clients and advance our long-term success.
- We equip colleagues to live a commitment to inclusion in their daily work. **Our Inclusive People Leadership strategy** is grounded in colleagues leading the charge, embracing and modelling Aon United values and behaviors.
- Our **Global Inclusive Leadership Council** is focused on four key inclusion pillars for meaningful progress: Recruitment, Promotion, Education and Representation.
- Managers participate in **inclusive leadership programs** to help them learn and develop their inclusive leadership skills.

Learning and Development

- In 2024, our colleagues* participated in over **142,000 hours** of virtual and in-person facilitated learning, and online courses.
- This included more than 12,500 hours* of **Leadership Development** learning following the return of Pinnacle, Catalyst and external Leadership Development Programs.
- To help leverage our 3x3 Plan, our **Enterprise Client Leaders** take part in intensive learning sessions, hearing from Aon's executive leadership and experts from across the firm about the best way to deliver the 3x3 Plan.
- The **Accelerating Aon United** program helped more than 120 of the firm's top leaders increase understanding of the 3x3 Plan among the broader firm and energize colleagues into action.

Engagement and Wellbeing

- Colleagues are at the heart of — and foundational to — everything we do. We continue to embrace a culture of feedback, allowing our firm to be more agile in addressing the needs of our colleagues.
- As of December 31, 2024, Aon **colleague engagement* is 86 percent**, up from 80 percent in 2023.
- **Nine out of 10 colleagues*** told us that that their manager cares about them, surpassing the top quartile benchmark from our survey vendor's clients worldwide by three points.
- We facilitate **open, ongoing and direct communication** with colleagues through forums and town halls, surveys and our business resource groups. These channels allow our firm to rapidly gather insights and take action to deliver on the needs of colleagues in real time — ensuring **colleagues feel more connected, more valued and more relevant**.

Client Impact

Our Aon United strategy enables our firm to bring our clients integrated solutions from across **Human Capital** that support their own employees' physical, financial and overall wellbeing.

- We help clients mitigate rising health care costs and improve employee health, while optimizing investment in talent and rewards.
- We deliver solutions that improve employees' financial wellbeing, while our Responsible Investing practice helps clients embed their values in their investment portfolios.

- Our teams enable workforce resilience and our data-driven approach to colleague wellbeing helps us to deliver best practices internally as well as to clients.

*Numbers provided are representative of Aon colleagues, excluding NFP

Governance



Governance Highlights

Our governance structures help us to make better business decisions, manage risk and improve the way we serve our clients.

Our Own Impact

Board of Directors

- Our Board is focused on effective corporate governance to deliver long-term value for all stakeholders, including execution of the company's ERM and risk mitigation strategies.
- Our **AI Steering Committee** is made up of senior Aon leaders who assess and prioritize AI opportunities, solutions and risks across the firm. These leaders provide regular updates to our Board of Directors.
- As of March 2025, our board includes four women (31%) and four racially or ethnically diverse directors (31%).
- For More, see: [Board of Directors > Aon](#)

ESG and Risk Management

- Aon's colleagues and leadership continue to work across the firm — with partnership from management-led risk and product governance committees — to **inform decision making** while we grow the firm and serve our clients.
- Our **ESG Steering Committee** increased focus on risk through an enterprise-wide ESG risk assessment, closely aligned to Aon's overall enterprise risk management process.

Cybersecurity, Privacy, Data Compliance and AI

- Aon continues to focus on **protecting the personal and confidential data** of our clients and colleagues through enhancements to our safeguards and secure environment.
- Aon's **Global Privacy Office** and **Global Security Services** support enterprise-wide privacy and data protection — an area of ongoing investment.
- Aon is committed to **protecting sensitive data** and requires all colleagues to participate in annual training on data protection.
- Our **AI Governance team** assesses and prioritizes AI opportunities, solutions and risks across the firm.

Client Impact

Aon works with our clients to help them understand the ESG risks across their organizations and make better strategic and tactical decisions. For example, through our **Board Advisory Services**, our colleagues serve as formal, ongoing advisors to our clients' full board and select key committees of the board regarding evolving ESG and related sub-topics.

We remain committed to [strong governance practices](#) across the firm. We are also thoughtfully enhancing our global ESG disclosures, in our external reporting and other forms and centralizing all ESG Policies and Disclosures. For more information, see our [Supplemental ESG Information](#).

Impact Stories

Impact Stories

We continue to evolve our firm to address client needs with a focus on two key areas of business decision-making: Risk Capital — protecting an organization against risk and volatility — and Human Capital — growing the potential of the workforce. Below are just a few examples of how we are helping our clients address environmental and social challenges, and the difference we're making in communities around the world through our volunteer, mentorship and apprenticeship programs. Please follow the related links for additional details.

Click to read the full articles.

Environmental

[Enabling Private Finance in the Voluntary Carbon Market](#)

Helping to build a marketplace to support scaling of the Voluntary Carbon Market.

[Building a Sustainable Future for Aon in Dublin](#)

Aon's new Dublin office is one of Aon's most energy-efficient buildings.

[Sustainable Employee Transport in India](#)

Providing eco-friendly travel options to Aon's staff in India.

[Aon Japan's Go! Blue Works for Cleaner Oceans](#)

Promoting ocean conservation across Aon offices in Japan and across Asia-Pacific.

[Monitoring the Impact of Natural Catastrophes in Spain](#)

Aon Spain Foundation works to identify, measure, understand and help prevent damage from natural catastrophes.

[Helping Businesses Make Data-Driven Property Risk Decisions](#)

Aon's Property Risk Analyzer helps clients optimize the value of their property insurance programs.

[Modeling a Sustainable Future for a Major Financial Institution](#)

Working with a Swedish organization to assess climate risk across its private capital portfolio.

[Helping a U.S. Power Company Manage its Wildfire Risk](#)

Giving businesses a better understanding of the risk of wildfires caused by power lines.

[Aon Fixed Income Fund Aimed at Mitigating Climate Change](#)

Our Sustainable Multi-Asset Credit Fund aligns with UN Sustainable Development Goals.

[Accelerating Aid to Communities in Need](#)

Protecting the International Red Cross and Red Crescent Societies' disaster relief fund from volatility and increasing its ability to distribute much-needed funds.

[Helping Africa's Farmers Combat Climate Risk](#)

Enabling the African Development Bank to develop innovative de-risking solutions and assess and monitor the changing risk environment across the continent.

[Working with Lloyd's and the UN to Bolster Disaster Support in the Pacific](#)

The Global Disaster Resilience Vehicle helps improve recovery and increase disaster resilience.

Social

[Helping Businesses Manage Complex Health Care Costs](#)

Aon's Health Risk Analyzer provides a data-driven view of what's driving costs, risks and volatility.

[Helping Black Women Join the Job Market in Brazil](#)

Pretas e Prontas works with Black women to expand their work opportunities and gain financial independence.

[Improving Access to Education](#)

Our pro bono work with an Illinois legal advice organization helps parents secure the right education for their children with special educational needs and disabilities.

[Supporting Economic Recovery in Ukraine](#)

Aon's commitment to Ukraine has compelled our firm to build a global public and private coalition to support and invest in the country.

Governance

[Helping Clients Make Better D&O Decisions](#)

Informing and advising clients so they can make better decisions that protect their business and leadership.

[Hackathon Addresses Impact of Climate Change](#)

The Aon Centre for Innovation and Analytics in Singapore brought together colleagues to develop ways to address the impact of climate risks on an organization's workforce.

Appendices

Commitments and Collaborations

March 31, 2025

Aon has committed to, and collaborates with, a series of environmental, social and governance initiatives, including:

Environment:

- Aon is committed to achieving **net-zero greenhouse gas emissions for our own operations (Scope 1 and Scope 2) by 2030**.
- **Terra Carta**, in support of the **Sustainable Markets Initiative (SMI)** — As part of our work with the SMI, Aon has co-led two of the workstreams — one devoted to developing a Public-to-Private Solution Framework for a variety of catastrophe perils and economies and the other seeking to accelerate product innovation across the insurance industry.
- **United Nations Principles for Responsible Investing** — Framework established by the United Nations Environment Programme Finance Initiative which corresponds with the Paris Agreement.
- **Vatican's Energy Transition Initiative** — Support for carbon pricing that would encourage changes in business practices, consumer behavior and the development of innovations that would advance energy transition. The initiative also supports disclosures providing greater clarity on how companies are planning and investing for the energy transition.
- Aon is a founding member of **ClimateWise**, which supports the insurance industry to better communicate, disclose and respond to the risks and opportunities associated with climate change and the global protection gap.
- Aon continues to participate in insurance industry forums such as the **Insurance Development Forum**.

Human Rights:

- [Aon supports the principles](#) contained within the **Universal Declaration of Human Rights and the International Labor Organization Core Conventions on Labor Standards**.

Inclusion:

- [UN LGBTI Standards of Business](#) – Aon has committed to supporting five Standards of Conduct to support the business community in tackling discrimination against lesbian, gay, bi, trans and intersex (LGBTI) people. These Standards were developed by the United Nations Human Rights Office, in collaboration with the Institute for Human Rights and Business.
- Aon has signed [Leaders for the Partnership for New York City Pledge](#).
- [Apprenticeship Program](#) – Aon’s programs in the U.S. and UK support high-potential colleagues from a large and inclusive talent pool, all of whom help us shape better decisions for our clients. In the U.S., we have built a two-year full-time job and educational program that provides opportunities for those without a traditional four-year college degree. Aon provides apprentices with an entry point to a professional career at the company – including a salary and benefits – as well as tuition and books as they pursue an associate’s degree at a partner community college.

Responsible Investing:

- Aon is a member of the **Investment Leaders Group**, an initiative that brings together academic research from the University of Cambridge and corporate leadership to advance the practice of responsible investment.
- Aon US and UK investment teams participate in the [Investment Consulting Sustainability Working Group](#), where investment professionals collaborate to support sustainable investment practices across institutional asset owners and asset managers.

Task Force on Climate-related Financial Disclosures (TCFD) Disclosure

March 31, 2025

Governance

1.A. Describe the board's oversight of climate-related risks and opportunities.

The Board reviews the Company's top environmental, social and governance (ESG) risks and opportunities, including climate-related risks and sustainable supply chain management. Management updates the Board on the Company's ESG Risk Assessment, which is incorporated into the Company's enterprise risk management (ERM) program. The Board and its committees additionally review our risk management policies, processes and controls. In addition, the full Board reviews information relating to Aon's climate and environment opportunities internally and for our clients, including Aon's climate commitments. The Board believes that establishing the right tone at the top and maintaining full and open communication between management and the Board are essential for effective risk management and oversight. As such, the Board and the committees regularly review and discuss significant risks with management, including climate risks and progress on Aon's climate commitments.

1.B. Describe management's role in assessing and managing climate-related risks and opportunities.

Aon has established a steering committee of senior executives to address and make recommendations regarding environmental, social and governance (ESG) matters facing the Company (the "ESG Committee"). The ESG Committee sets and monitors climate strategy for Aon as an organization, based on the Company's science-based targets and risk prioritization. The Committee is dedicated to global coordination of our climate efforts and effectively reporting our policies, practices, and progress for our stakeholders. The ESG Committee meets regularly to review ESG matters, including Aon's climate risks and opportunities.

Strategy

2.A. Describe the climate-related risks and opportunities the organization has identified over the short, medium and long term.

Opportunities

Products and Services

As a firm, Aon has sophisticated data, analytics and expertise that continue to grow in relevance for clients across industries and geographies as their businesses are increasingly affected by climate-related risk and associated risk, shifts in regulations and the magnitude of the challenge and its potential.

Aon supports its clients in the transition to a lower carbon economy, which can create new growth opportunities and a more sustainable future. A comprehensive set of solutions — including bringing together risk and capital to enable decarbonization and clean technology — can help our clients innovate and advance their goals.

[Aon is helping public and private entities to accelerate capital flows for low carbon transition in several areas, including:](#)

- **Transition Performance Index (TPI)** is designed to assist clients in hard-to-abate sectors secure cover over the course of their shift to greener energy. By leveraging unbiased data from public sources and Aon's proprietary analytics, TPI enables underwriters to better understand the impact of a client's actions to become greener and justify providing risk capital.
- **Technology Performance Guarantees** help early-stage businesses secure debt financing by insuring against a shortfall in renewable energy production caused by an underperforming technology. This, in turn, helps smooth cash flow volatility for a project, helping lenders feel more confident that debt payments will be made on time and on target.

- Tax credits are a widely used incentive to encourage investment in renewable energy projects. **Tax Credit Insurance for Renewable Energy Transactions** is a solution that allows tax equity investors, developers, guarantors and lenders manage any potential tax liabilities.
- **Carbon Capture and Storage Solutions** help transportation and storage companies — as well as emitters using abatement technology — manage new and emerging exposures, including CO2 capture and leakage. Helping to de-risk these companies gives projects greater access to capital investment as well as supporting regulatory obligations and stakeholder net-zero targets.

Aon is also playing a key role in helping the insurance industry formulate a consistent, forward-looking pricing model for new risks and large-scale complex projects.

Risks

The following discussion identifies and describes the transition and physical risks identified by the Company's management as presenting significant risks to our business, operations, finances, and/or other significant matters. Risks categorized as short-term include risks that would reasonably be expected to materialize within a 0-2 year time period. Risks categorized as short-term are reviewed regularly by the Company's management, ESG Committee, and/or Net-Zero Committee, as applicable. Risks categorized as medium and long-term would reasonably be expected to materialize within a 3 or more years, and include emerging risks identified by the Company's management as less likely to present immediate risks to the Company, but may develop over a period of years.

Transition Risks – Short Term

Market Risks

Economic downturns, volatility, or uncertainty in the broader economy, or in specific markets as a result of climate risk may cause reductions in technology and discretionary spending by our clients, which may result in reductions in the growth of new business or reductions in existing business. Aon delivers diverse solutions across a wide range of industries to our clients in over 120 countries and sovereignties, meaning economic conditions experienced within a specific market are less likely to impact other sections of our business.

Transition Risks – Medium and Long Term

Policy and Legal Risks

Governmental and public attention to ESG matters such as climate risk and environmental matters, including new or enhanced reporting, diligence or disclosure rules and regulations, could expand the nature, scope, and complexity of matters that we are required to control, assess, and report. These and other rapidly changing laws, rules and regulations, may increase the cost of our compliance and risk management and otherwise impact our business, which could have a material adverse effect on our business, results of operations, ability to hire and retain talent, and our financial condition.

In addition, a shift toward a lower-carbon economy, driven by changes in laws, rules and regulations, low-carbon technology advancement, consumer sentiment, and/or liability risks, may negatively impact our business model and/or the business models of our clients. Governments, investors and other stakeholders face additional pressures to accelerate actions to address climate risk and other ESG topics, governments and other stakeholders may impose new rules or expectations causing a shift in disclosure and other behaviors that may negatively impact our business. Aon has established processes and procedures to ensure we comply with applicable law and regulatory requirements, and regularly reviews updates and changes to environmental regulatory regimes.

Reputational Risks

Damage to our reputation, including as a result of negative perceptions or publicity regarding environmental matters and climate risk or our inability to meet related commitments or client and stakeholder expectations with respect to such matters, could affect the confidence of our clients, rating agencies, regulators, stockholders, employees and third parties in transactions that are important to our business, potentially adversely affecting our business, financial condition, and operating results. Aon has established processes and procedures to ensure we comply with applicable law and regulatory requirements, and to meet our environmental commitments and client expectations.

Physical Risks – Short Term

Acute Risks

We are exposed to various risks arising out of natural disasters, including earthquakes, hurricanes, fires, floods, tornadoes, droughts, extreme weather, or other climate events. These threats may cause significant volatility in global financial markets, and may trigger energy shortages, public health issues, or an economic downturn or instability in the areas directly or indirectly affected by the disaster. These consequences could, among other things, result in a decline in business and increased claims from those areas. Disasters also could disrupt public and private infrastructure, including communications and financial services, which could disrupt our normal business operations.

A natural disaster or extreme weather event could disrupt the operations of our counterparties or result in increased prices for the products and services they provide to us. In addition, a disaster could adversely affect the value of the assets in our investment portfolio. Finally, a natural or man-made disaster could increase the incidence or severity of E&O claims against us. Climate risk is a factor which may significantly increase the likelihood or severity of a natural or man-made disaster.

Our operations are dependent upon our ability to protect our personnel, offices, and technology infrastructure against damage from business continuity events that could have a significant disruptive effect on our operations. Should we experience a local or regional disaster or other business continuity problem, such as a natural disaster or climate event, our continued success will depend, in part, on the availability of our personnel and office facilities, and the proper functioning of computer systems, telecommunications, and other related systems and operations. In events like these, while our operational size, the multiple locations from which we operate, and our existing back-up systems provide us with some degree of flexibility, we still can experience near-term operational challenges in specific locations or areas of our operations. We could potentially lose access to key executives, personnel, or client data or experience material adverse interruptions to our operations

or delivery of services to our clients in a disaster recovery scenario. A disaster on a significant scale or affecting certain of our key operating areas within or across regions, or our inability to successfully recover should we experience a disaster or other business continuity problem, could materially interrupt our business operations and cause material financial loss, loss of human capital, regulatory actions, reputational harm, damaged client relationships, or legal liability.

Aon has established processes and procedures, including with respect to personnel and technology, to manage its operations in the event of a natural or man-made disaster. Aon maintains a Global Emergency Operations Center, and a Global Security Services office, which are designed to implement Aon's emergency responses.

Physical Risks – Medium and Long Term

One or more natural or man-made disaster could result in sustained changes to market appetite and market dynamics, making it more difficult for our professionals to place business. If access to underwriting capacity or markets for certain lines of coverage becomes unavailable or difficult due to the impact of climate change on the claims environment, this may have a negative impact on our clients' access to coverage, which could in turn reduce our ability to place certain lines of coverage and negatively impact our business. Aon delivers diverse solutions across a wide range of industries to

our clients in over 120 countries and sovereignties, meaning economic conditions experienced within a specific market are less likely to impact other sections of our business, an occurrence we describe as “capacity restriction/reduction”.

2.B. Describe the impact of climate-related risks and opportunities on the organization’s businesses, strategy, and financial planning.

Please see response to 2.A.

Water has been identified as the only key provisioning services. Water scarcity does not pose an immediate impact to operations, given Aon's professional services business activities and flexible working model/remote working capabilities. Aon has undertaken a physical and transition risk analysis of our operations, which includes the operational footprint of NFP (acquired in 2024).

Under a SSP2-4.5 warming scenario, 55% of Aon's leased global office space square footage is at High or Very High risk for Drought in 2045. 11% of Aon's leased global office space square footage is Very High risk for Extreme Heat in 2045.

2.C. Describe the resilience of the organization’s strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.

Aon has reviewed climate-related scenarios to inform our efforts to mitigate environmental impact. Our analysis has led to the enhancement of Aon's baseline emissions and the announcement of the company’s emissions reduction goal to achieve Net-Zero across our own operations (scopes 1 & 2) by 2030. The analysis provides Aon with reference points to determine the appropriate plans of action to achieve emissions reductions, such as energy efficiency measures and renewable energy investments.

Drought and Extreme Heat have the highest potential changes in impact by 2045 under SSP2-4.5.

Typical impacts associated with changes in Extreme Heat include the following:

- Cooling demand increases with associated running costs.
- Increased wear and tear on HVAC systems.
- Public transport and local infrastructure can suffer interruptions in extreme heat, impacting ability of employees to travel to work.

Typical impacts associated with changes in Drought include the following:

- In extreme Drought events, water costs can increase, albeit this is assumed to have minimal impact to Aon.
- Locations exposed to increased Drought and Extreme Heat are may be more likely to suffer from flash flooding, with increased run-off from precipitation.

Aon is mitigating these impacts by improving energy and water efficiency in its leased buildings and has enabled a flexible approach to working. Colleagues and managers work together to determine the best option for working, whether that be remote, in the office, at a client’s office or in a combination of the three.

By investing in the virtual technology to make this seamless and effective, our flexible approach enables us to make progress toward our net-zero ambitions while connecting our global firm and bringing the breadth and depth of our expertise to each other in more efficient, modern ways. This also allows our clients to choose how we connect with them and reduce their own footprints with more thoughtful decisions on travel.

Risk Management

3.A. Describe the organization's processes for identifying and assessing climate-related risks.

Please see responses to 1.A, 1.B, and 3.C.

Aon's ESG Risk Assessment process includes a review and analysis of risks related to climate change and environmental matters. The 2022 ESG Risk Assessment (subsequently reviewed in 2023 and 2024) included a review of 62 applicable risks, including climate and environment risks, which were identified through an assessment of Aon's ERM framework, peer disclosures and ESG indices.

The identified risks were categorized by subject area, reviewed for applicability to Aon's businesses and assessed through internal interviews of subject matter experts and internal stakeholders. The categorization, review, and assessment of risks was undertaken with a firm-wide perspective. The process resulted in the identification of Aon's most significant ESG risks, which Aon will use to further enhance its ERM. Risks identified as the most significant included those that are considered by management to be impactful to Aon's business strategy and/or important to key stakeholders.

Significant climate and environment risks to Aon will be included as a component of Aon's ERM, as reviewed by the Board. Aon expects to review its top ESG and emerging risks on at least an annual basis in coordination with its annual ERM processes.

3.B. Describe the organization's processes for managing climate-related risks.

Please see response to 2.A.

3.C. Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.

Aon expects to review its top ESG and emerging risks on at least an annual basis in coordination with its annual ERM processes. Aon's annual ERM processes include management's identification, assessment, prioritization and mitigation planning regarding Aon's top risks. Aon's management carries out the daily processes, controls and practices of our risk management program, including ERM. Aon's Board reviews and discusses with management ERM governance as well as the Company's risk landscape and Aon's management of key risks. As part of the annual ERM processes, Aon's management will review the firm's ESG risks and coordinate with the ESG Committee to identify and analyze updates and changes to top ESG risks and the risk landscape of ESG matters, including climate matters, for incorporation in Aon's ERM.

Metrics & Targets

4.A. Disclose the metrics used by the organization to assess climate related risks and opportunities in line with its strategy and risk management process.

Aon has reviewed climate-related scenarios to inform our efforts to mitigate environmental impact relative to our Environmental Commitment. Our analysis has led to the enhancement of Aon's baseline emissions and the announcement of the company's emissions reduction goal to achieve Net-Zero across our own operations (scopes 1 & 2) by 2030. The analysis provides Aon with reference points to determine the appropriate plans of action to achieve emissions reductions, such as energy efficiency measures and renewable energy investments.

All Aon locations, including NFP's operational footprint (acquired in 2024) were modeled in our Climate Risk Monitor. Climate Risk Monitor covers five different chronic physical perils: Drought, Extreme Heat, Extreme Rainfall, Freeze, and Wildfire Potential. The climate risk modeling analysis was done under SSP2-4.5 for results in the year 2045.

4.B. Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.

Aon's 2024 emissions were a total of 463,204 tCO₂e:

- Scope 1: 15,235 tCO₂e
- Scope 2: 31,787 tCO₂e
- Scope 3: 416,183 tCO₂e

Aon's Environmental Policy reinforces our approach to pursue sustainable business solutions. A range of controls ensures our operations are responsibly managed and we strive to reduce adverse impacts to the environment, biodiversity and ecosystems. To achieve net-zero emissions across our own operations (Scopes 1 and 2) by 2030, the firm must be unified in its ESG ambitions, and regions must be aligned to implement environmental goals on a global level. Our current efforts focus on key areas, including:

- Refining our sustainable sourcing strategy, in partnership with Aon Business Services.
- Driving energy efficiency across our real estate portfolio and technology, including renewables.
- Thoughtfully approaching business travel.

4.C. Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.

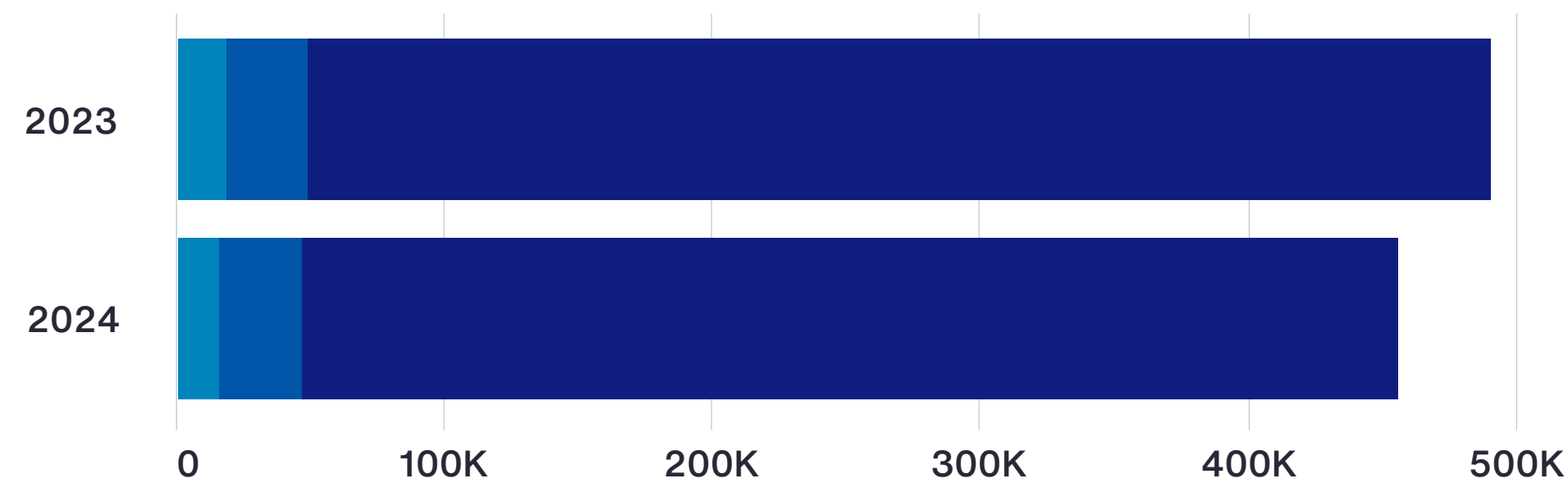
Please see our answer to 4.A.

Aon's Greenhouse Gas Methodology

March 31, 2025

Greenhouse Gas Emissions

Thousands of Tons of CO₂e



(CO ₂ e in tons)	● Scope 1	● Scope 2	Scope 1+2	● Scope 3	Total
2023	16,790	32,188	48,978	450,060	499,039
2024	15,235	31,787	47,022	416,183	463,204

Aon has re-baselined its carbon emissions inventory to fiscal 2023, driven by structural changes and new business activities that have impacted the company's emissions profile. [Aon's acquisition of NFP on April 25, 2024](#) resulted in a 5% material change in the company's emissions inventory, which meets the threshold for recalculation. In accordance with the Greenhouse Gas Protocol (GHGP), companies should clearly articulate the basis and context for any recalculations, including any 'significance threshold' applied for deciding on historic emissions recalculation.

Additionally, there have been updates to the two industry-standard spend-based emission factor databases in 2024: Comprehensive Environmental Data Archive (CEDA) and United States Environmentally Extended Input-Output (US EEIO). Both databases have been updated to include more accurate and up-to-date economic and emissions data, and, subsequently, they both have similar changes to their emission factors. Aon uses the newest CEDA database for its 2024 emission calculations; see more details [here](#).

By applying consistent carbon emissions calculations and boundaries, Aon ensures that its carbon emissions data is comparable over time. This approach allows for more accurate tracking of progress towards emissions reduction goals and provides stakeholders with a clearer understanding of the company's environmental impact.

As a basic operating principle, Aon has high accountability standards when it comes to data integrity. Our decision to re-baseline to 2023 is a proactive measure to maintain the accuracy of our carbon emissions reporting. This re-baselining methodology aligns with industry best practices and the GHGP guidelines, ensuring that Aon's emissions data remains relevant, reliable, and ensures we make better decisions.

Previous GHG Emissions and Year-Over-Year Methodology Updates

Per the GHGP, an emissions base year is subject to recalculation should a material change in total base year emissions be identified. In line with the GHGP, we re-baseline calculations in the event of a change in methodology that would result in a 5% or greater change in our base year emissions. From 2022 to 2023, we revised our methodology for calculating our Scope 3 emissions from purchased goods and services (Category 1), used radiative forcing factors in calculating business travel emissions (Category 6), updated employee commuting and work-from-home calculations (Category 7) and included primary emissions (Category 1) where available. We also adjusted emissions for our real-estate portfolio to Scopes 1 and 2 from Scope 3 for leased sites that are under our operational control. The figures presented for 2022 were calculated using this revised methodology. For consistency with Aon's prior Impact Reports, figures presented for 2019 and 2021 were calculated using Aon's previous methodology and have not been recalculated.

(CO ₂ e in tons)	● Scope 1	● Scope 2	● Scope 3	Total
2019	14,060	22,298	502,398	536,756
2021	6,177	24,214	442,215	472,606
2022	12,504	37,370	346,325	396,199

UN Sustainable Development Goals

March 31, 2025

Item	SDG	How Aon Helps	Solution Name	Solution Link	Solution Description	Additional Aon Impact
1	No Poverty	When financially vulnerable people experience illness, death, an accident, a fire or a natural disaster, Aon assists businesses, communities and government organizations by providing financial support.	Aon Insurance Programs. Life, Casualty, Property, Health Insurance	Aon Insurance Programs	As the premier broker/administrator of affinity insurance programs around the globe, Aon is uniquely positioned to provide all necessary resources, intellectual capital and experience required to deliver the right solutions.	
2	Zero Hunger	Aon provides risk management services in the food production value chain, serving as a key component of the broader push to achieve food security and encourage farming and food production that is more sustainable, productive and resilient.	Food System, Agribusiness and Beverage	Food System, Agribusiness and Beverage Industry	Aon's Food, Agribusiness and Beverage Practice provides custom solutions to the challenges of managing the production, processing and distribution risks associated with the food system.	
3	Good Health and Wellbeing	With scalable solutions that protect communities, provide access to capital and enhance employee wellbeing, Aon can help organizations and individuals make better decisions that protect and enrich their lives. This can include everything from helping workers stay protected in the gig economy and gain better access to wellbeing and health benefits to insights that help businesses of all sizes grow and flourish. We also help government agencies and communities cope with crises and thereby emerge stronger.	Human Capital Solutions Health Solutions	Human Capital Solutions Health Solutions	Aon provides business leaders with the market- leading data, analytics and advice they need in three critical areas: understanding and managing people risk, optimizing people spend and investments and empowering workforce agility and resilience.	
4	Quality Education	Aon's expertise in human capital solutions helps employers to future-proof their workforce by identifying skills critical to business success and create plans for reskilling and upskilling their people to bridge any gaps. We understand the risks confronting academic institutions. Our higher education experts use Aon's global resources to provide uncommon insight and lasting solutions to institutions' management of their risks.	Individual Insurance Human Capital Talent Solutions	Closing The Future Skills Gap to Drive Business Success Higher Education Risk Management	At a time of accelerated business and workforce change, organizations must act quickly to create agile and resilient workforces with the skills to meet future challenges.	Apprentice Network
5	Gender Equality	Aon is committed to developing actionable inclusion and wellbeing strategies for our clients. One integral component to a successful approach is offering a holistic benefits program that will appeal to an inclusive workforce.	Health Consulting	Human Capital Solutions	As a leading global firm, we are focused around the world on attracting, developing, and retaining the best talent in the world from all backgrounds to support our clients and grow our firm. We recognize that inclusive teams produce better insights and solutions, deliver differentiated and distinctive outcomes for clients, and advance our long-term success.	Workforce Trends
6	Clean Water and Sanitation	In many major cities, Aon has moved its operations into newer office buildings to take advantage of technology and facilities that promote sustainable business practices. As a result, many of our colleagues work in buildings that consume less energy and water resources and are certified by the LEED Green Building Program or other internationally recognized ranking programs.				Aon's Environmental Impact
7	Affordable and Clean Energy	Aon understands the power and energy industry through our expert colleagues, who deliver results by identifying, recommending and executing risk solutions that help power and energy clients achieve growth and continuity.	National Power & Energy Practice	Industry Expertise	We deliver specialist risk solutions to a broad mix of clients including utility companies, independent power producers, renewable energy developers, grid and distribution operators, private equity and infrastructure groups across the energy mix.	Aon's Environmental Impact
8	Inclusive Economic Growth and Employment	Many micro- and small enterprises are found in emerging markets and significantly contribute to employment generation and the global economy. Aon helps small and medium-sized enterprises grow and obtain external financing to prosper and flourish.	Commercial Insurance for Small and Mid-Size Businesses	Small Business Insurance	Aon provides small business insurance through aoncover.com, a platform powered by CoverWallet.	Responsible Sourcing
9	Industrialization, Innovation and Infrastructure	From helping clients use analytics to identify efficiencies to unlocking the value of intangible assets, Aon's expertise, global understanding and advanced analytics help clients find the capital — and the confidence — they need to innovate and grow.	Commercial Risk Solutions	Commercial Risk Solutions	Aon helps clients identify, measure and manage their risk exposure when shifts in technology, economics and geopolitics create unprecedented volatility.	

Item	SDG	How Aon Helps	Solution Name	Solution Link	Solution Description	Additional Aon Impact
10	Reduced Inequalities	Aon's solutions seek to address the protection gap and support those underserved by the global economy. We know support is needed —our Global Risk Management Survey shows us that nine of the top 10 risks are either uninsurable or only partly insurable.	Addressing the Underserved	Addressing the Underserved	Aon's expertise and insights gained from data and analytics help organizations make better decisions so that they can grow and prosper.	
11	Sustainable Cities and Communities	We need to close the protection gap — by managing the impact of factors such as climate — to protect our global communities. Aon and the insurance industry is committed to finding solutions to close the gap by working with governments, humanitarian organizations and NGOs to protect their people and property before and after catastrophes.	Public Sector Practice	Public Sector Risk Management	Shrinking budgets and staff, new regulations and increased demands for services are forcing today's risk executives to do more with less while echnology advancement and population growth change both the levels and types of risk.	What is the Protection Gap?
12	Responsible Production and Consumption	Supply chain risk is complex, multifaceted and costly with disruptions having a significant impact on businesses. Around the world, executives are focused on vulnerabilities in their supply chains — whether they're due to natural disasters and the increased impacts of climate heightened geopolitical issues and conflict zones, cyber security concerns or even the lack of talent.	Navigating New Forms of Volatility Supply Chain Resilience	Professional Services Practice Navigating New Forms of Volatility Supply Chain Resilience	As the leading provider of risk and insurance-based offerings, we can also enhance your ESG value proposition with our suite of solutions.	Net Zero Commitment
13	Climate Action	As firms navigate new forms of volatility such as climate, Aon is committed to protecting and enriching the lives of people across the world. Our goal is to mobilize private-sector capital and drive collaboration with governments, academia, communities and businesses to deliver solutions.	Climate Risk	Catastrophe Insight Tackling Climate Change	Our collaborations cover a range of catastrophes such as severe convective storms, cyclones, and floods.	Aon Impact Report
14	Life Below Water	We understand our environmental impact and have in place a range of controls to ensure our operations are responsibly managed and continue to work to reduce the risk of adversely impacting the environment, biodiversity and ecosystems. Aon is committed to the protection of the environment, including the prevention of air, water or land pollution and will strive to promote efficient operations using reasonably available methods.	Environmental Solutions		Aon Environmental is a corporate specialty practice dedicated solely to providing environmental risk management support to our clients and prospects.	Aon Environmental Policy
15	Life on Land	We understand our environmental impact and have set a range of controls to ensure our operations are responsibly managed and continue to work to reduce the risk of adversely impacting the environment, biodiversity and ecosystems. Aon is committed to the protection of the environment, including the prevention of air, water or land pollution and will strive to promote efficient operations using reasonably available methods.	Environmental Solutions		Aon Environmental is a corporate specialty practice dedicated solely to providing environmental risk management support to Aon clients and prospects.	Aon Environmental Policy
16	Peace, Justice and Strong Institutions	Aon is in the business of helping clients and institutions make better decisions. And integrity is core part of that. Aon's commitment to uphold high ethical standards is an important part of our history and culture. In today's competitive and rapidly changing business climate, doing the right thing has never been more important. Aon's Human Sustainability Index (HSI) measures wellbeing, resilience and sustainability at the individual, team and organizational level. It provides data-driven insights to make meaningful workforce decisions with clarity and confidence.	Building a Resilient Workforce	Human Sustainability Index (HSI)	Aon helps institutions identify, measure and manage their risk exposure when shifts in technology, economics and geopolitics create unprecedented volatility.	Code of Business Conduct
17	Partnerships for the Goals	Addressing climate in high-impact ways, reaching net-zero emissions in our own operations (scopes 1 & 2) and providing a path for growth and investment amid climate risk will not happen without global collaboration. To achieve that, Aon has taken a leadership position in the insurance industry with respect to client issues and is participating in collaborations and partnerships that convene leaders. across sectors.	Professional Services Practice - ESG	Professional Services Practice	Aon's ESG solutions can help protect and grow our clients' businesses, insurance and investment portfolios	Environmental Collaborations and Commitments

Supplemental ESG Information

March 31, 2025

Item	Category	Question/Metric	Response	Related SASB Metric Code, Professional Services & Insurance
1	Compliance	Ethics Training Program Scope	Aon-sponsored mandatory compliance training and certification modules are assigned to all applicable colleagues, including part-time and contract workers.	SV-PS-510a.1
2	Compliance	Compliance Training and Certification Modules	<p>Aon-sponsored mandatory compliance training and certification modules are assigned to all applicable colleagues, including part-time and contract workers, which focus on key risks, including:</p> <ul style="list-style-type: none"> • Anti-Bribery and Anti-Corruption • Anti-Money Laundering and Combating Terrorist Financing • Antitrust and Fair Competition • Communicating with Government Entities and Officials • Conflicts of Interest • Cross-Border Business • Drug-Free Workplace • Entertainment and Gifts • General Data Protection Regulation • Harassment/Discrimination • Human Rights • Privacy and Data Protection • Security Awareness • Trade Restrictions 	SV-PS-510a.1
3	Environment	Greenhouse Gas Emissions	Please see Aon's GHG Methodology documentation for year-over-year CO2e emissions.	FN-IN-410c.1
4	Environment	EMS/ISO Certifications	Aon has achieved ISO 14001 environmental management certification and ISO 45001 occupational health and safety certification for larger office buildings in India, specifically our locations in Gurgaon, Noida, Bengaluru, and Mumbai.	FN-IN-410a.2
5	Environment	Renewable Energy	Aon continues to expand its use of renewable energy and is at 48% kwh usage for Aon's real estate footprint (excluding NFP) as of 2024.	FN-IN-410a.2
6	Environment	Examples of Emissions Reduction Activities	<p>Aon has undertaken hundreds of facilities optimization projects over the past several years. Our results are reflected in our overall emissions reduction. Initiatives included upgrades to LED lighting, utility capacity optimization and upgrading of heating and cooling systems.</p> <p>Additionally, Aon continues to use furniture management companies that work with non-profit community organizations to reuse older furniture. Our Facilities Team also makes every effort to collect unused supplies from our offices and donate them to local churches, schools and other non-profit organizations.</p>	FN-IN-410a.2
7	Environment	Environmental/ESG Training	Aon colleagues play an integral role in our approach to decarbonization and, in 2024, we continued our education efforts to help colleagues learn more about environmental impacts and how our firm and our colleagues are making a difference. In 2024, our global intranet community – in which colleagues can regularly share news of how they are making an impact around the globe – continued to grow. We also continued a quarterly educational webinar series that informs colleagues about Aon's progress toward our net-zero commitment, client climate solutions and colleague accomplishments.	FN-IN-410a.2
8	Environment	Emission Reduction Strategy	<p>Aon's Environmental Policy reinforces our pledge to pursue sustainable business solutions. A range of controls ensures our operations are responsibly managed, and we strive to reduce adverse impacts to the environment, biodiversity and ecosystems. We have committed to achieving net-zero greenhouse gas emissions from our own operations (Scope 1 and Scope 2) by 2030. To achieve these targets, the firm must be unified in its ESG ambitions, and regions must be aligned to implement environmental goals on a global level. Our current efforts focus on key areas, including:</p> <ul style="list-style-type: none"> • Reducing the impact of our real estate footprint by reducing the space we use and improving energy efficiency across our real estate portfolio and technology, including through renewable energy. • Thoughtfully approaching our travel and commuting footprint. • Continuing our sustainable sourcing strategy, enabled by our Aon Business Services platform, in which we're working closely with suppliers to understand and influence their existing carbon reduction commitments and strategies. 	FN-IN-410a.2

Item	Category	Question/Metric	Response	Related SASB Metric Code, Professional Services & Insurance
9	Environment	Climate Risks & Opportunities	Aon's approach to climate risks and opportunities can be found in our Task Force on Climate-Related Financial Disclosures (TCFD).	FN-IN-410a.2
10	Environment	Intensity Metrics	Aon's gross global combined Scope 1, Scope 2 and Scope 3 emissions for 2024 revenue intensity metric is 26 (metric tons CO ₂ e per 1 million USD revenue).	
11	Environment	Paper and Water Reduction Statistics	<p>In 2024, in collaboration with Aon Business Services, we continued to use electronic invoicing and purchase orders, badge printing and electronic signatures. Collectively since 2013, these initiatives have saved numerous resources:</p> <ul style="list-style-type: none"> • 115 million sheets of paper • 4,410 kilograms of CO₂e • 12.2 million litres of water • More than 12,000 trees <p>We are also reducing our impact by moving from hard copies of Certificates of Insurance and Policies to e-delivery.</p>	FN-IN-410a.2
12	Environment	Enhancements to GHG Reporting	Aon continues to leverage the most comprehensive data sets for our annual emissions calculations. Please see Aon's Greenhouse Gas Methodology disclosure for additional information.	FN-IN-410a.2
13	Environment	Net-Zero Committee	Aon's management team has established a Net-Zero Committee to develop short, medium and long-term strategies to support firm sustainability and our commitment to net-zero from our own operations (Scope 1 and Scope 2) by 2030. This committee is jointly sponsored and chaired by our chief procurement officer and head of strategic finance and corporate sustainability, and is focused on identifying, managing and mitigating risks relating to sustainability and net-zero for Aon, including guidance on operational sustainability issues and reporting.	FN-IN-410a.2
14	Environment	Examples of Aon Products and Services with Environmental or Carbon Reduction Impact	In helping our clients transition to lower-carbon practices, Aon prioritizes cost reduction, risk management and strategies to unlock new investment opportunities. Aon's focus on identifying potential risk exposures helps clients mitigate risks as they invest in well-established and emerging forms of renewable energy, including green hydrogen, long-term energy storage, electric vehicles and carbon capture and storage. Our work across multiple dimensions of risk – including reputation, litigation, and other transition risks – provides our clients with the guidance they need to reduce volatility, increase bankability and responsibly transition assets and portfolios from brown to green energy.	
15	Environment	Environmental Policy	Aon's Environmental Policy can be found at: ESG Policies and Disclosures .	FN-IN-410b.2
16	Environment	Climate Commitment	We have committed to achieving net-zero greenhouse gas emissions from our own operations (Scopes 1 and Scope 2) by 2030.	FN-IN-410a.2
17	General ESG	Microinsurance Opportunities – Example/Impact Story	<p>In Sri Lanka, farmers represent a third of the workforce and account for almost 20 percent of the economy. Yet, despite their substantial stake in the country's economy, 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.</p> <p>Aon acted to change this. Collaborating with Oxfam in Sri Lanka, an organization working to alleviate 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.</p> <p>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.</p> <p>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 nearly 200 smallholder paddy field farmers in Sri Lanka who are at risk of losing their crops due to extreme weather.</p>	FN-IN-410a.2
18	General ESG	Risk Identification; Corporate Development	Aon has dedicated resources for pre- and post-close due diligence of target companies, which includes review by legal and compliance professionals and representatives from Aon's procurement and ESG functions, who conduct due diligence and integration planning and report out to corporate development and business leaders to address and remediate as needed. Diligence and remediation regarding compliance with Aon's Code of Conduct, Human Rights Policy and other compliance policies is an important part of the due diligence and pre-close planning process.	

Item	Category	Question/Metric	Response	Related SASB Metric Code, Professional Services & Insurance
19	General ESG	Senior Decision Maker Statement	Letters from CEO Greg Case found here .	
20	HR/People	Financial Inclusion/Aon Apprenticeship Program	<p>The Aon Apprenticeship Program further builds on our commitment to inclusion and developing opportunities for a broad talent pool, including underrepresented populations. Our programs in the U.S. and UK support high-potential colleagues from a large and inclusive talent pool, all of whom help us shape better decisions for our clients. In the U.S., we have built a two-year full-time job and educational program that provides opportunities for those without a traditional four-year college degree. Aon provides apprentices with an entry point to a professional career at Aon — including a salary and benefits — as well as tuition and books as they pursue an associate degree at a partner community college.</p> <p>NFP partners with organizations including the Year Up program and FARE.</p>	
21	HR/People	Historically Black Colleges and Universities (HBCU) Partnerships	<p>Aon continues to expand career pathways for the next generation of leaders through our investment in university partnerships. Aon has established innovative internships, scholarships and curriculum at six universities across the U.S., with a focus on first generation-serving institutions including Historically Black Colleges and Universities and Hispanic Serving Institutions.</p> <p>Over the course of 2024, our investment in this Career Acceleration Network included:</p> <ul style="list-style-type: none"> • Launching an innovative risk management curriculum at Brooklyn College. • Funding a new position to expand the actuarial sciences curriculum at Morgan State University in Baltimore. • Announcing our latest corporate partnership with University of Illinois Chicago. <p>In December, Aon and Brooklyn College published a joint opinion article in Crains New York highlighting the role local universities play in enabling economic mobility and the opportunity for employers to partner with those schools.</p>	
22	HR/People	Benefits Overview	<p>For Aon:</p> <p>Through our commitment to our values and purpose, Aon provides colleague rewards that are transparent, fair and competitive to help them reach their long-term financial goals and support their and their family members' physical health and wellbeing.</p> <p>Aon offers a comprehensive onboarding experience with a support structure tailored to different profiles, including materials about Aon's business, culture, strategy and sharing information on things colleagues need to start performing their work.</p> <p>The program includes a first-year curriculum, a journey map, a common first-day experience, a buddy program to support the new colleague during their first six months, online and on-demand training, and one-on-one and networking opportunities for new colleagues to build their social connections that are essential to engaging them to stay at Aon.</p> <p>For more information, please refer to Make Your Choices</p> <p>For NFP, an Aon Company:</p> <p>The NFP PeopleFirst Benefits Program is designed to offer choice and flexibility while providing physical, emotional and financial wellbeing resources for our employees and their families. This holistic wellbeing approach means that in addition to the core health and welfare plans, NFP offers care navigation, child and elder care support and nutrition and weight loss programs. We offer many financial wellbeing voluntary plans, including Long Term Care, Supplemental Disability and Excess Liability Insurance coverage. Our robust wellbeing program is centered around the Personify Health Platform, where employees can engage for a few minutes a day, learn healthy habits, and earn points. Employees can learn more by visiting our Employee Benefits Sharepoint Site (internal) or by viewing our Employee Benefits Guide.</p>	

Item	Category	Question/Metric	Response	Related SASB Metric Code, Professional Services & Insurance
23	HR/People	Wellbeing	<p>For Aon:</p> <ul style="list-style-type: none"> Hired a full time chief wellbeing officer, which reinforces our commitment to strategically approaching wellbeing programs as a cornerstone in every colleague-related conversation within Aon and more broadly with our clients. Adopted of a Smart Working model, where colleagues and managers work together to discuss and determine the best workstyle to create a healthy, productive, inclusive and sustainable way of working and enable colleagues to deliver their best work for clients from wherever they are best placed to do so. Introduced a new Wellbeing intranet site with resources including webinars and Ted@Work for colleagues around the globe. Offer In-plan Roth conversion feature in 401(k) savings plan for US colleagues to promote more financial wellbeing opportunities. Wellbeing and personal resilience are important to us. We've added a new global wellbeing platform to drive meaningful change in how we support colleagues and managers. This new platform provides tools, resources and programming that support our colleague's physical, mental and emotional, social and financial wellbeing no matter where they are on their journey. <p>For NFP, an Aon Company: NFP offers on-going wellbeing opportunities for all employees:</p> <ul style="list-style-type: none"> Two, firm-wide global holidays allowing colleagues time to focus on personal wellbeing. Annual Virtual Health Fair for U.S., Puerto Rico and Canada employees, showcasing wellbeing partners and educating employees with live sessions like yoga and cooking demonstrations. Semi-annual Wise & Well Mental Fitness Trainings and the Calm Health App through United Healthcare. Semi-annual North America Step Challenges. Semi-annual North America Peloton Corporate Challenges. Free financial wellbeing assessment and one-on-one meeting with a financial advisor through WellCents. Quarterly employee education through our Family Business Resource Group. 	
24	HR/People	OHSA Compliance and ISO45001	Aon is considered a low-risk company by OHSA and therefore do not report out on OHSA metrics. Aon has received ISO45001 certification (excluding NFP).	
25	HR/People	Focus on Continuous Improvement/ Pay-for-Performance	<p>For Aon: Aon emphasizes a culture of pay-for-performance by ensuring regular performance dialogues that lead to continuous improvement. Approximately 48,000 colleagues are eligible for performance and career development reviews, of which 97 percent were completed in 2024.</p> <p>For NFP, an Aon Company: NFP focuses on performance and continuous improvement with 3 formal check points throughout the year (goal setting, goal progress and annual evaluation). In 2024, ~5025 employees participated in the performance review process with ~80% completion rate (as of 3/17/2025).</p>	
26	HR/People	Flexible Work Arrangement	Aon's strategic approach to our colleagues' working locations is designed to maintain the highest levels of client service and collaboration while enabling more purposeful decisions regarding travel and real estate. Colleagues and managers work together to determine the best option for working, whether that be remote, in the office, at a client's office or in a combination of the three.	
27	HR/People	Engagement Scores and Ongoing Employee Feedback	<p>Our Aon United strategy defines our culture, including how we attract, retain, develop, reward and support our people:</p> <ul style="list-style-type: none"> Frequent colleague feedback and surveys enable responsive action to drive engagement. In 2024, our colleague engagement score is 86%, up from 80% in 2023, with nine-out-of-10 colleagues affirming that their manager cares about them. Our Wellbeing engagement score is 81%, up from 78% in 2023. Also, our colleagues' perception of their managers' support for wellbeing has increased to 86%, from 84% in 2023. <p><i>Note, numbers represented exclude NFP.</i></p>	
28	HR/People	Long-Term Incentives	Eligible Aon colleagues that were active on September 24, 2021 received a one-time stock based award enabling Aon colleagues to share in the future success of our Aon United mission. Prior to the acquisition in April 2024, NFP employees were not eligible to receive stock-based awards.	
29	HR/People	Paid Time Off for Volunteering	Aon and NFP managers and teams are encouraged to volunteer together in the community.	

Item	Category	Question/Metric	Response	Related SASB Metric Code, Professional Services & Insurance
30	HR/People	Development Programs	<p>For Aon: Across Aon, we create a culture of opportunity for our colleagues that is driven by collaboration and innovation. To help colleagues reach their full professional potential, we provide targeted and meaningful learning and development opportunities. 104,566 attendees spread over 60 countries attended one or multiple of our 883 virtual and in-person learning sessions or engaged in digital learning.</p> <p>For NFP, an Aon Company: We provide leadership development programs including our Mentoring and Manager Base Camp Programs. In addition, in Q4 2024 we introduced a new program, Prepare to Lead, for individual contributors showing high potential for managerial/leadership roles. The program leverages a blended learning approach with on-demand LinkedIn Learning courses and a series of live virtual labs. Our Q4 cohort had 17 participants complete the program.</p> <p>In Feb 2024, we entered into a partnership with LinkedIn Learning (LIL), offering our employees 24/7 access to the LinkedIn Learning platform (over 17,000 online courses). By end of 2024, we had an activation rate of 70% with over 600 courses completed.</p>	
31	HR/People	Mentorship Programs	<p>For Aon: In 2024, we expanded the Elevation Experience, a program for Aon Role Level (ARL) 3 and 4, high-potential colleagues. Emerging leaders started a new cohort, and we now have over 370 colleagues that have gone through the program, while continuing to see strong results in retention and promotion opportunities. A similar program, Advocacy Experience for our ARL 5s was kicked off with 130 colleagues going through the program. The Global Inclusion Leadership Council lead the way in efforts to evolve our performance management process to insure a more inclusive process. Additionally, we introduced a more inclusive, global process for in-role promotions from ARL 4 to 3 which has had a positive impact.</p> <p>For NFP, an Aon Company: We are committed to creating development opportunities that foster learning, collaboration and advancement. NFP sponsors conferences, workshops and leadership development programs that enable employees to enhance their skills, expertise and professional networks. In 2024, we partnered with 22 organizations, resulting in professional development and mentorship opportunities for over 200 employees and speaking engagements for thought leadership.</p> <p>We have integrated Inclusion & Belonging training into our internship and high-potential mentoring programs. Additionally, the Employee Pillar is preparing to launch a new peer coaching program, to be run through our Business Resources Groups. The program is open to employees at all levels. This program is designed to provide career guidance, skill development, and personal growth while fostering meaningful connections across the organization.</p>	
32	HR/People	Paid Family/Care Leave	Paid family or care leave beyond parental leave is included in Aon and NFP employee benefits (i.e. care for a child, spouse, partner, dependent, parent, sibling, or other designated relation with a physical or mental health condition).	
33	HR/People	Training Hours	<p>For Aon: In 2024, our colleagues participated in over 142,815 learning hours (up from 126,000 in 2023) delivered across our learning pillars (Self, People, Client, Business Leadership, and Leadership Development), including Early Careers programs.</p> <p>For NFP, an Aon Company: In 2024, live training: 200+ sessions with 30,000+ participants / on-demand training: 50,000+ course completions across ~8,355 unique users (includes annual compliance trainings).</p>	
34	Human Rights	Human Rights Campaign	<p>Aon received a score of 100% for the 17th consecutive year on the Human Rights Campaign Foundation's 2024 Corporate Equality Index. At Aon, we believe cultivating a culture of inclusion and belonging is key to our ability to attract and retain clients and colleagues.</p> <p>Aon's Global Inclusive Leadership Council focuses on four key areas to ensure we are building an inclusive workforce with a breadth of perspective: Education, Promotion, Recruitment and Representation.</p> <p>Learn more about our approach here</p>	
35	Human Rights	Modern Slavery	<p>As part of our robust Business Code of Conduct, and Supplier Code of Business Conduct, Aon has a zero-tolerance policy for forced labor, child labor, modern slavery and or any trafficking of human beings. We are diligent in our efforts to ensure we are working with a transparent, ethical and inclusive supply base that adheres to our standards of conduct.</p> <p>Modern Slavery Act Statement</p>	

Item	Category	Question/Metric	Response	Related SASB Metric Code, Professional Services & Insurance
36	Human Rights	Assessment of Human Rights Issues in Supply Chain	<p>From Aon's Code of Conduct</p> <p>Aon has a reputation for delivering business results with integrity, earned through our unwavering commitment to acting honestly and ethically. Aon is committed to treating all colleagues fairly and equally. We comply with laws regarding labor and employment practices, including employee rights, forced labor and child labor.</p> <p>What is expected:</p> <ul style="list-style-type: none"> • Never use forced labor or child labor. Aon has zero tolerance for slavery or human trafficking. • Conduct reasonable due diligence to ensure we use ethical suppliers and vendors. 	
37	Human Rights	Human Rights Statement	Aon is committed to upholding international standards on human rights. We support the principles contained within the Universal Declaration of Human Rights and the International Labor Organization Core Conventions on Labour Standards. Aon acknowledges that companies — including providers of insurance and reinsurance brokerage and human resources solutions — can potentially have an impact on human rights. Aon does not tolerate the use of forced labor or child labor and has zero tolerance for slavery or trafficking in human beings. Our commitment to human rights and addressing human rights risks is uncompromising. We devote significant time and resources to helping colleagues and people around the world understand their rights, protect their fundamental liberties and reach their full potential through training and education, charitable and pro-bono services, business solutions and industry partnerships.	
38	Inclusion and Wellbeing	Board Diversity	<p>As of March 2025, our Board includes 4 women (31%) and 4 (31%) racially or ethnically diverse directors.</p> <p>For more information regarding demographics of our Board, see our 2025 proxy statement.</p>	
39	Inclusion and Wellbeing	Anti-Discrimination	<p>At Aon we do not tolerate harassment of any kind, including sexual harassment or any other behavior that is hostile, disrespectful, abusive or humiliating. All colleagues are required to certify annually their agreement to uphold the Aon Code of Business Conduct, which includes requirements regarding harassment and discrimination.</p> <p>Aon's Code of Business Conduct can be found here</p>	
40	Inclusion and Wellbeing	Workforce Statistics	As of December 31, 2024, our global workforce was 54% women and 46% men, and the Aon Executive Committee, which leads the firm was 53% women and 47% men. At the manager level, 28% of senior leaders and 44% of managers with one or more direct report were women. New colleague hires for the year were 53% women and 47% men. Our U.S. workforce was 25% racially or ethnically diverse, calculated as a percentage of colleagues that have voluntarily disclosed their race or ethnicity to Aon. At the manager level, 12% of U.S. senior leaders and 18% of U.S. managers with one or more direct report were racially or ethnically diverse. New colleague hires for the year in the U.S. were 30% racially or ethnically diverse.	
41	Inclusion and Wellbeing	Aon's EEO-1	<p>At Aon, we believe that inclusive teams produce better insight, better solutions, and ultimately the best outcomes for clients and Aon's long-term success, and we are focused on being a firm that is representative of the communities in which we operate. Aon and NFP annually submit to the United States Equal Employment Opportunity Commission (EEOC) an Employer Information Report (EEO-1) to provide data regarding the gender and racial/ethnic diversity of our colleagues in the U.S.</p> <p>For more information, please refer to: ESG Policies and Disclosures</p>	
42	Inclusion and Wellbeing	Inclusion and Wellbeing Goals	<p>For Aon:</p> <p>We are focused on being a firm that is representative of the communities in which we operate. We achieve this by aligning Inclusive actions to the following pillars: Recruitment, Education and Promotion opportunities. We strongly believe that only when colleagues can be their authentic selves will they reach their full potential.</p> <p>For NFP, an Aon company:</p> <p>We aim to cultivate enterprise-wide systems and cultures that permeate every aspect of the business and empower all stakeholders — both internally and externally — to succeed. We achieve this by aligning Inclusion and Belonging actions to the Advisory Board, regional and platform Inclusion and Belonging committees, our BRGs and the following pillars: Employee, Community, Client and Supplier. We seek to create an environment where all employees and stakeholders are empowered to be their best selves and have a seat at the table to drive growth and progress.</p>	
43	IT/Data Privacy and Cyber Security	Substantiated Complaints Received Concerning Breaches of Customer Privacy	Aon plc's Board of Directors regularly receives reports on data privacy and cyber security matters.	
44	IT/Data Privacy and Cyber Security	Global Privacy Statement	Aon's Global Privacy Statement can be found at: Global Privacy Statement	SV-PS-330a.1

Item	Category	Question/Metric	Response	Related SASB Metric Code, Professional Services & Insurance
45	IT/Data Privacy and Cyber Security	Overview of Data Privacy Program and Oversight	<p>Aon strives to protect the personal and confidential data of our clients and our colleagues through technical, administrative and physical safeguards. As a rule, personal data is stored within our secure environment. Our policy directs colleagues to store personal data within the Aon secure environment and access to restricted and protected information is managed on a business-need-to-know basis. Here is a link to our Global Privacy Statement which provides more details as to how we collect and handle personal information. Aon includes privacy statements on its website, to address how information will be collected and used. The Global Privacy Policy is the core internal policy document that describes Aon's approach to collecting, storing, transferring and using such information. These policies are made available to Aon colleagues via our company's intranet and are referenced via Aon Secure, our corporate, multi-channel colleague security engagement program which includes email communications and signage.</p> <p>Aon has implemented reasonable physical, technical and administrative security standards to protect personal information from loss, misuse, alteration or destruction. Our Global Privacy Policy elaborates on Aon's approach to collecting, storing, transferring and using sensitive information. We conduct annual internal audit reviews; our dedicated Global Privacy Team provides enterprise-wide privacy and data protection, as well as legal and compliance advice in partnership with Aon's Global Security Services organization.</p> <p>All our colleagues are required to take trainings on protecting information.</p>	
46	IT/Data Privacy and Cyber Security	Privacy and Security Risk Assessments and Audits	<p>In addition to ongoing reviews of Privacy Records of Processing Activities (RPA) and control reviews, Privacy Impact Assessments (PIA) are triggered as part of new projects or business initiatives. In addition to ongoing security scanning and reviews of Regulatory IT controls (like Sarbanes Oxley or PCI), security reviews are also triggered as part of new projects, business initiatives or third-party/supplier engagements. Internal Audit follows a risk-based approach to evaluating controls over key enterprise risks, including data privacy and security, as well as compliance with select regulations and corporate policies. Internal Audit may also perform advisory services that provide insights and advice in areas such as emerging risks and business change activities.</p> <p>We also leverage external auditors for required regulatory assessments like Sarbanes Oxley, Financial Statutory Audits, SOC1/SOC2 client-driven third-party assurance assessments, and PCI DSS. Regulatory bodies also perform audits on Aon on an annual basis (e.g. regulations like FINRA, FCA, SEC, NYDFS, etc.).</p>	SV-PS-330a.1
47	IT/Data Privacy and Cyber Security	Third-Party Security Standards	Aon's Third-Party Security strategy is all about ensuring that our third-party providers have proven security protocols and technology in place that meet our highest standards.	
48	IT/Data Privacy and Cyber Security	Data Privacy Office and Data Privacy Officer	We have established a Global Privacy Office (the "GPO"), which is led by the Chief Privacy Officer, Tina Maisonneuve. The company's management regularly presents (no less than twice annually) to the Audit Committee of the Board regarding cyber security, data security and data privacy matters. The GPO comprises a number of full-time privacy professionals located around the globe and is responsible for implementing Aon's data privacy program, designing and developing data privacy compliance solutions and supporting our global data privacy champion network.	
49	IT/Data Privacy and Cyber Security	Chief Security Officer (CSO)	We have established a Global Security Services (GSS) organization, which is led by the Chief Security Officer, Joe Martinez. The company's management regularly presents to the Audit Committee of the Board of the Audit Committee regarding cyber security, data security and any people safety matters. GSS comprises a number of full-time security professionals located around the globe and is responsible for protecting Aon's people, property and information.	
50	IT/Data Privacy and Cyber Security	Supply Chain Adherence to Aon's Privacy Policy	Aon has established a Third-Party Risk Governance program that creates guidelines for selecting and managing those suppliers, including assessing their operational capabilities and adherence to our privacy and data security requirements. We require our third-party suppliers have technical, organizational, and physical safeguards designed to protect the personal information that they process. Through appropriate contracts and periodic reviews, we ensure that our third-party suppliers understand and comply with Aon security and privacy requirements. Our Legal and Privacy specialists work with business units to incorporate appropriate controls into supplier contracts.	SV-PS-230a.1
51	IT/Data Privacy and Cyber Security	Privacy Policy Adherence	Aon's Code of Business Conduct requires all employees to meet the responsibilities of the code, including complying with privacy and data protection policies. The Code of Business Conduct applies to all Aon officers, directors and employees around the world. Failure to live up to the responsibilities of the Code of Business Conduct results in disciplinary action up to and including termination of employment. Such action is considered on a case by case basis and is subject to local law.	SV-PS-230a.1
52	Philanthropy/Community	Number of Organizations Supported	Over 2,500 organizations received philanthropic support from Aon or our colleagues in 2024.	SV-PS-230a.2
53	Philanthropy/Community	Amount of Matching Gifts	Aon matched over \$800,000 in colleague donations to eligible organizations in 2024.	SV-PS-230a.2
54	Philanthropy/Community	Total Global Philanthropic Support	Aon contributed over \$16 million in 2024 to philanthropic causes.	SV-PS-230a.1

Item	Category	Question/Metric	Response	Related SASB Metric Code, Professional Services & Insurance
55	Philanthropy/Community	Pro Bono Legal Hours	In 2024, colleagues in Aon's Law and Compliance department committed more than 1,000 hours to pro bono and corporate social responsibility initiatives.	SV-PS-230a.1
56	Procurement	Product Life Cycle and End of Use	As Aon expands the use of green materials in our offices, we are working with partners to improve purchased product life cycles and responsible end-of-use equipment practices. We have moved from ownership to leasing of hardware through our third-party partners, which enables end-of-life recycling for printers, print cartridges and laptops, and our office products are increasingly refurbished to reduce waste. We also donate to local communities to extend the life cycle of materials and products.	SV-PS-230a.2
57	Procurement	Supply Chain Code Compliance	<p>Aon's suppliers are obligated to follow Aon's Supplier Code of Business Conduct.</p> <p>Third parties acting on Aon's behalf to obtain or retain business for Aon must contractually agree to comply with the content of Aon's Code, Aon's Anti-Corruption Policy, applicable anti-corruption laws and any other applicable statutory or regulatory requirements. Aon is also clear and transparent in upholding the same Business Code of Conduct standards with our suppliers and other relevant third parties.</p> <p>Aon's Code of Business Conduct</p> <p>Aon's Supplier Code of Business Conduct</p>	SV-PS-230a.2
58	Procurement	Responsible Procurement	Through our integrated procurement efforts, over 7 percent of our U.S. addressable spend was with local and small suppliers in 2024.	
59	Responsible Investing	PRI Signatory	Aon is a global signatory to the Principles for Responsible Investment (PRI). We were the first investment consulting firm to make a global commitment to follow the Principles. To ensure our client-facing and research colleagues had a firm foundation in responsible investing, we sent nearly 600 Aon investment colleagues through the Trustee Training Program by the PRI Academy.	FN-IN-410b.2
60	Responsible Investing	Responsible Investment Policy	Aon's Responsible Investment Policy can be found here	
61	Responsible Investing	Impact Fund Assets	<p>In January 2022, we launched Aon's Sustainable Multi-Asset Credit Fund, providing clients with exposure to a diversified fixed income portfolio that works to align with the United Nations Sustainable Development Goals and provide financing to companies working to mitigate climate change.</p> <p>Aon's Sustainable Multi-Asset Credit Fund currently has nearly £359 million (\$437 million) under management and combines our long and successful track record in fixed income investing with our extensive expertise in responsible investing.</p> <p>This is the second fund on our platform, after Aon's Global Impact Equity Fund (nearly £386 million (\$470 million) under management), that goes beyond integrating environmental, social and governance principals into the investment process.</p>	
62	Risks and Governance	Oversight of Code of Conduct	The Aon Board of Directors Audit Committee has general oversight responsibility for the Company's compliance with legal, regulatory and ethics policies and programs established by management and the Board, and annually reviews the adequacy of those policies and programs, including Aon's Code of Business Conduct.	
63	Risks and Governance	Responsibility for ESG/ESG Committee	<p>Aon has established an ESG Committee of senior leaders to address and make recommendations regarding environmental, social and governance matters facing the company. The ESG Committee sets and monitors Aon's ESG strategy, which is based on risk and stakeholder impact.</p> <p>The ESG Committee is dedicated to increasing Aon's global coordination on identifying and mitigating ESG risks and ensuring disclosure of our practices and policies in these areas. It is chaired by our head of strategic finance and corporate sustainability and includes our chief administrative officer, chief procurement officer, general counsel, NFP's chief compliance officer and our head of public affairs and policy. Our head of strategic finance and corporate sustainability, as chair of the ESG Committee, is responsible for keeping our CEO and Aon Executive Committee updated on ESG developments and the risks reviewed by the ESG Committee, and providing updates to the Board.</p>	
64	Risks and Governance	ESG Risks	<p>Our Board and management recognize that the full spectrum of corporate sustainability, including the priorities of ESG and related risks, are evolving in their significance to the business, and accordingly, oversight of ESG risks is a continuing and dynamic commitment. The Board (or through its committees) oversees and has reviewed the Company's top ESG risks and opportunities, as well as the Company's corporate sustainability and ESG strategies, including climate risk and human capital management, and people-related risks.</p> <p>For additional information, see Aon's proxy.</p>	FN-IN-410a.2

Item	Category	Question/Metric	Response	Related SASB Metric Code, Professional Services & Insurance
65	Risks and Governance	Risk Assessment Process	Risk is inherent and evolving in every business, and how well a business manages risk can ultimately determine its success. Our risk management program covers the range of material risks to Aon, including strategic, operational, financial, compliance, human capital, technology, security and ESG risks, including climate and human capital management risks that may impact long-term business performance. The Board oversees Aon's risk management program and allocates certain oversight responsibilities to its committees, as appropriate. Each committee regularly reports to the Board on risk matters under its purview. The Board and its committees periodically review our risk management policies, processes and controls. The Board has delegated to the Audit Committee the primary responsibility for the oversight of the Company's Enterprise Risk Management program.	
66	Risks and Governance	Risk Management Responsibility	Management carries out the daily processes, controls and practices of our risk management program, many of which are embedded in our operations. Our Board oversees Aon's strategy and risk management, and has reviewed our top ESG risks, including climate-related risks.	FN-IN-410a.2
67	Risks and Governance	Incentives for Risk Management	In determining annual incentives for our NEOs, the Compensation Committee (or, with respect to our CEO, the independent members of the Board) evaluates contributions to our business and financial results, delivery of key strategic initiatives (which may include risk management), and personal leadership qualities. For example, in 2024 in determining the compensation for Darren Zeidel, Aon's Executive Vice President, General Counsel and Company Secretary, the Compensation Committee considered Mr. Zeidel's enhancement of Aon's approach to negotiation and standardization of commercial terms and implemented improvements to the management of compliance risk globally, including efforts to enhance compliance and risk management practices involving privacy and other evolving and complex regulatory regimes.	FN-IN-410a.2
68	Risks and Governance	ESG Materiality Assessment	In 2022, Aon's ESG Steering Committee, which is made up of senior firm leaders, oversaw a comprehensive ESG risk assessment and senior management reported the findings to our Board of Directors.	



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About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries and sovereignties with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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