



# INSURANCE ASIA NEWS

## AWARDS FOR EXCELLENCE 2025

### P&C Broker of the Year

# AON

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**Jane Drummond, Chief Commercial Officer, APAC, Aon**

**A**on won this year's P&C Broker of the Year award because it spent 2025 solidifying its position as a global leader in analytics-driven risk and human capital solutions, transforming how organisations navigate volatility, make decisions and unlock sustainable growth.

Aon also continues its technological innovation, strategic foresight, client-centricity and measurable impact across industries and geographies.

Total revenue in 2024 increased 17% on prior year to US\$15.7 billion with 6% organic revenue growth and a 31.5% adjusted operating margin.

Key to Aon's success was utilising data analytics as a strategic differentiator: such capabilities are embedded across solutions – enabling clients to quantify exposure, model loss scenarios, and optimise decision-making. Proprietary tools such as its Cyber Risk Analyzer, Parametric Flood and Total Cost of Risk models empower clients to shift from reactive risk management to proactive performance planning.

In 2025, in collaboration with Swiss Re and Floodbase, Aon launched a radar-based parametric flood insurance solution for an Asian client, integrating real-time sensor data to address hurricane-related flood risks to reduce basis risk and secure full-limit coverage in a flood-prone zone.

The product leverages meteorological and satellite data to trigger payouts based on water height rather than traditional damage assessments. This approach makes settlements faster, more transparent and allows clients to use the funds for any financial loss associated with the event – broadening coverage beyond physical damage.

This year, Aon advanced its infrastructure, enabling deeper integration of artificial intelligence (AI), machine learning and predictive analytics. Its AI Concierge Service, launched a beta version in November 2025, connecting predictive health risk analytics with personalised campaigns, enhancing benefits utilisation and human capital return on investment.

Aon's analytics roadmap also includes generative AI applications for "what-if" scenario modelling, Total Rewards benchmarking and dynamic risk profiling. These capabilities allow clients to simulate outcomes, assess capital efficiency, and tailor interventions at scale.

IDC research suggests that APAC businesses are expected to invest US\$175 billion in AI by 2028; indicative of a wider trend of digital transformation-led growth aimed. Yet, more digital investment has exposed organizations to more frequent and severe cyber threats.

Aon's 2024 Intangible Versus Tangible Risks Comparison Report revealed that digital assets now represent 115% of reported tangible asset value – a 32% increase over the past seven years. Despite this shift, however, only 17% of digital assets are insured, compared to 60% of physical assets.

The disparity underscores a critical capital efficiency gap, where uninsured cyber losses drain resources earmarked for innovation and growth. Aon's analytics have been instrumental in helping clients understand and close this gap.