AON

Getting the balance right: deterministic thinking with AI capabilities

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Global Data Management Office Leader, Aon

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Introduction



Beatrice Russell, Aon Global Data Management Office Leader

Introduction

About me

I lead the Global Data Management Office in Aon



10+ years experience in Data & Analytics in the insurance industry

Lead the Data Management strategy and execution, implementing a global MDM solution

Lead the Global Capability Centre for Data Management operational activities

Associate of the Chartered Insurance Institute, London

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.

Through our experience, global reach and state-of-the-art analytics, we are better able to help clients meet rapidly changing, increasingly complex and interconnected challenges.

Our client-focused approach has brought consistently strong year-over-year growth and stability to our firm. Some highlights of our recent financial performance include:



60,000

colleagues around the world



120+

countries and sovereignties with Aon clients



USD 17B

2025 annual revenue



USD 300B

Worldwide premium placements



USD 62B

market capitalization (as of January 2023)



USD 5T

Assets Under Advisory

2

At last year’s conference



Beatrice Russell, Aon Global Data Management Office Leader

What is the difference between these entities?

Alphabet Inc.

Parent company of Google

Alphabet GB Ltd.

Division of BMW

Alphabet

A word in the English language

Poor data quality at source = poor mastered quality

No silver bullet solution for bad data

Expensive AI programmes = Poor ROI

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What has changed since for Data Management



Beatrice Russell, Aon Global Data Management Office Leader

Did AI get this right?

Alphabet vs Alphabet Inc. vs Alphabet GB Ltd

2025 September	2025 December
It did not	It did.

Hint: embedding guardrails

AI capabilities accelerating at incredible speed

We live in a world of incredible AI advancement

What does this mean	A very good chance that what we're investing in and building today will be replaced sooner than we think
But…	There is still a lot of hype — a double-edged sword for businesses. As technology advances, hype increases, but reliability of the output is key

The challenge with AI

AI always gives you an answer

It sometimes gets the answer completely wrong

The models and capabilities are also changing. What we build today might not work as well tomorrow.

4

Embedding AI in organisations: different approaches



Beatrice Russell, Aon Global Data Management Office Leader

Embedding AI in organisations

Different approaches

01

A light model – when output does not need to be 100%

Giving recommendations for growth priorities

Automation: reviewing data quality issues and applying fixes

E.g. marketing outreach, automating certain stewardship tasks

Watch out: incorrect recommendation; use cases should be well thought out

02

A medium model: balancing accuracy with colleague experience

Strong foundations, but understood chat can return incorrect answers

Standard interactive chat features on proprietary data

Recommended: configure data models to only return explicitly defined responses

Watch out: the user owns the risk of acting on incorrect data

03

Highly configured model: when consequences are far reaching

Full infrastructure around AI decision making with ability to configure change

Explainability, auditability; controls to monitor ongoing performance

E.g. decision on claims, identifying fraud

Watch out: model performance and capability over time

Match the model to the cost of being wrong.

Conclusion

AI offers huge potential to change what we do.

It does not replace the need for traditional data models and solutions.

The pace of AI development continues to astonish. Be prepared to rip up today's investments sooner than you think.

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Q&A



Beatrice Russell, Aon Global Data Management Office Leader

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Thank you

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