

# AAM Client Conference

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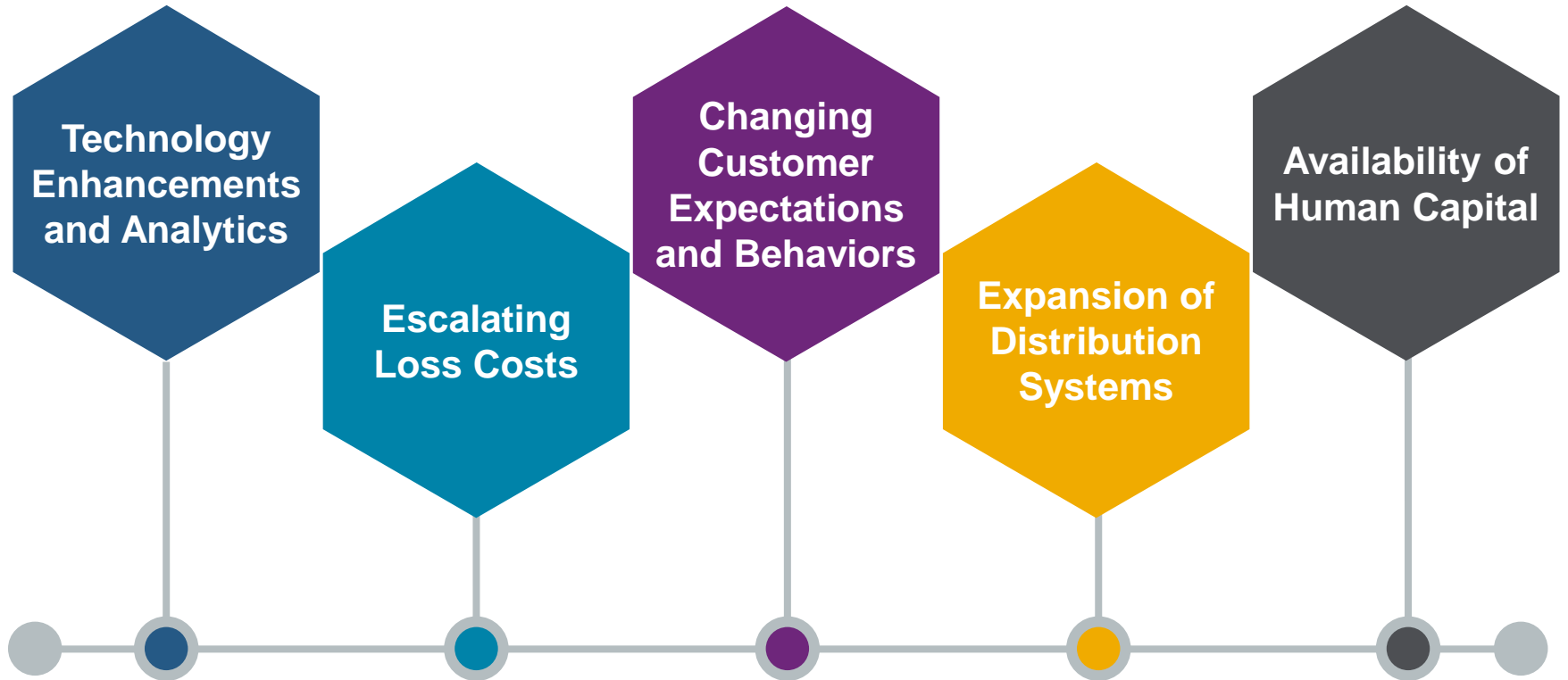
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**Prepared by Ward Group**

Ward Group is a business unit of Aon plc.

# Disruptions Driving Change

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## With So Much To Do, It is Easy to Lose Focus

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- Insurers can be profitable regardless of business mix, distribution channel, size, or geography
- Top performers focus on key points:

