

CME Group Tour Championship

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Naples, Florida, USA

Tiburón Golf Club

Jennifer Kupcho

Jennifer Bell

Press Conference

THE MODERATOR: Welcome everyone. We are joined today by Jennifer Kupcho. Thrilled to announce Jennifer as the winner of the 2025 Aon Risk Reward Challenge and the one million prize purse on the LPGA Tour.

In its seventh season, the Aon Risk Reward Challenge is a season-long competition on the LPGA Tour that highlights golf's best decision makers.

I would also like to introduce Jennifer Bell. Aon's executive chair of North America, who is joining us today. Jennifer, welcome.

JENNIFER BELL: Luke, thank you so much. First of all, Jennifer, this is about you. Congratulations on winning the Aon Risk Reward Challenge. We are so thrilled that you're going to be joining a list of prestigious winners from the past of the event.

This is our seventh year for the Challenge and our partnership with the LPGA Tour. It really challenges and tests the ability of the player to make better decisions, and Jennifer you did it with clarity and confidence and consistency, and so it was truly amazing.

You've had an unbelievable year, and when I think about watching you throughout the season, I saw videos of Jennifer and she had just finished The ANNIKA, the first round of The ANNIKA, and she said she had birdied the 14th hole.

She already knew that she had to eagle the next day that same hole and she did it. That's what the Aon Risk Reward Challenge is all about. It's about strategy and making better decisions and going forward.

So congratulations, Jennifer.

JENNIFER KUPCHO: Thank you so much.



THE MODERATOR: Thank you, Jennifer. Now Jennifer Kupcho, how does it feel to be this year's Aon Risk Reward Challenge champion, adding this and accomplishment to an amazing year already?

JENNIFER KUPCHO: Yeah, it's incredible. Really thank you to Aon for supporting women's golf, for supporting the LPGA. It's obviously a big honor to be able to win it. Being a year-long challenge is -- I mean, obviously it took me all year to do it.

Obviously I was thinking about it more last week than I was at the first week of the year, but to say that I completed something from the very start of the year until now is really exciting.

Q. Staying with you, Jennifer, can you tell us a little bit more about your on-course strategy throughout the season and the decision making with your team heading into those holes?

JENNIFER BELL: Sure. We launched this program the, Aon Risk Reward Challenge, it was really to create a program that would drive understanding of what we do in business, and so if you think about -- and it was really through the lens of golf.

So if you think about what Jennifer goes through when she's coming up on a game or addressing the ball or the tournament, it's really about using analytics and strategy and surrounding yourself with the right resources. I am sure you asked your caddie a lot of questions.

So that aligned with what we do for our business, which is helping our clients come up with a strategy around risk. So she's thinking about weather; our clients are thinking about weather around hurricanes and things like that.

We've invested a billion dollars in analytics. The golfers, the LPGA players use analytics when they're addressing the game. So there is really parallels between the players and what we do in our business.

So we've invested in golf and supporting women's golf, and that really is connected to our commitment around our partnership with the PGA and the other things that we do with golf.



So it's a real point of pride not only for the firm Aon but for our colleagues around the world. So it's been terrific, so it's great.

Q. And Jennifer Kupcho, looking back at The ANNIKA can you walk us through your mindset heading into the week? When did you first become aware you had a real chance to win the Aon Risk Reward Challenge and did that lead you to focus on anything in the practice rounds heading into the week?

JENNIFER KUPCHO: I think, yeah, after Korea I had kind of known I was up in the running. I didn't play Malaysia or Japan and I was up almost every night checking when all of them made when I was at home. Couldn't sleep.

Yeah, then just going into The ANNIKA I knew I needed to make an eagle, possibly two eagles, as well as a birdie. Whatever, I knew I needed a birdie and an eagle and possibly two eagles. Really just like it was just full-go basically for me on the 14th hole last week.

Going into the practice rounds I basically was just looking at what was going to be the best way to make eagle. For me I realized that bunker was probably going to be the best place or obviously on the green. Chipping around that green wasn't nearly as easy.

So that's pretty much how I looked at the hole and really just tried to make the best of it.

Q. And then during those first two rounds can you take us inside the decision making in those rounds? What were you seeing? What gave you the confidence to execute the shots, especially that eagle in the second round?

JENNIFER KUPCHO: I think it was just a little bit more pressure on the drive. I think for that hole specifically to be able to reach the green you have to hit your drive in the fairway. Luckily I did that three of the four days, so obviously I completed it on the first two days.

But, yeah, just really focusing on the drive and then he was able to reach the green both the first two days. Like just barely short. I say reach the green. I was just short. Really just gave myself the opportunity to be able to make the birdie and eagle.

JENNIFER BELL: And she had the confidence to make birdie and eagle.

JENNIFER KUPCHO: Correct.

Q. Talking about analytics, have you analyzed the

million dollars in terms of how much goes to taxes? How much will you save? How much will you spend?

JENNIFER KUPCHO: No, I have not. I'm sure my dad is doing that math in his brain right now. He's my accountant, so I kind of just listen to him.

But, no, I haven't really thought about what I might buy myself. I'm pretty certain I'm going to buy my brother a couch. Other than that I couldn't reach further than that.

Q. Why would you buy your brother a couch? Is he sleeping on the floor?

JENNIFER KUPCHO: That's funny. Someone else asked me that. No, I personally don't love his couch. No, he's had it since they moved in and really they've just been looking for a new one. I feel like this is a perfect opportunity for me to step up and get him one. There you go.

Q. Good sister.

JENNIFER KUPCHO: Yeah.

Q. Hope he gets all the bells and whistles.

JENNIFER KUPCHO: Yeah.

Q. How would you describe your kind of overall strategy as being an aggressive player on the par-5s? We all think back to Augusta National and what you did on 13. How has it evolved over the years?

JENNIFER KUPCHO: Yeah, I think maybe earlier in my career as an amateur, early as a pro, I kind of just took the mentality of just send it and I didn't really think about what could happen.

I think now I go into those decisions of being aggressive like knowing what could happen, maybe being a little bit smarter about the decision, and really just being more confident to be able to go and actually pull of the shot.

I think I know more about the situations now than I did back then.

Q. Get your reaction to the news this morning of TV broadcasts going up substantially next year. TrackMan data, all that stuff. Your reaction to the investment being put in?

JENNIFER KUPCHO: Yeah, I think it's great. The partnerships that we have as a Tour now obviously we had them before, but for them to step up and really embrace

 . . . when all is said, we're done.®

the women's game and support us, I think it's going to make all of the fans be more invests in what we're doing being able to see exactly what's happening all the time.

I think we're all very excited for it and I'm very excited for the future of the tour.

THE MODERATOR: Perfect, thank you Jennifer and Jennifer and congratulations again.

JENNIFER BELL: Thank you, and congratulations Jenn.

JENNIFER KUPCHO: Thank you.

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