

Aon Financial Services Group Management & Professional Liability

The Financial Services Group (FSG) is Aon's dedicated management liability insurance practice with unparalleled expertise in Directors & Officers Liability, Fiduciary, Employment Practices, E&O, Crime, Kidnap & Ransom and Network & Privacy (Cyber). This team is comprised of 550 insurance professionals worldwide, all of whom are committed to serving our clients' individual needs. Globally, FSG includes a 67 person legal and claims practice dedicated to ensuring the best claims outcomes and coverage solutions for our clients.


**We are here to
Empower results**

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 **550**
Worldwide
FSG Professionals

 **#1**
Rated risk services broker,
continuously ranked among
the top brokers by premium
volume for all major carriers.
"Our Vote Counts."

 Largest
database of
proprietary data
in the industry
Proprietary Data

\$4.4
Billion 
Global Annual FSG
Premium Placed

 Global Capabilities with
Local Expertise

 **67**
Legal and Claims
Professionals to
help ensure policy
performance.

The Realities of the Current Management and Professional Liability Marketplace:

- The D&O contract is a highly complex legal document that requires specialized legal expertise - It is not a commodity purchase.
- The economic ramifications of a "failed" D&O contract are severe, especially in terms of protecting the corporate balance sheet and the personal assets of the D's & O's.
- Claims can be highly contested and require a broker that has leverage with the carriers and focuses on legal enforcement of policy terms.
- Appropriately addressing unique corporate structures within the D&O insurance contract is vital to ensuring the policy's performance.
- Meaningful coverages for Entity Investigations, Derivative Demand Investigations, Aiding & Abetting Claims, Class Certificate Event Studies, and Plaintiffs' Attorneys Fees are available and should be fought for and secured as part of the policy.
- The errors and omissions and privacy / security coverage is becoming more complex in a continually changing market environment. In order to ensure appropriate balance sheet protection firms must thoroughly consider meaningful cyber protection.
- The current Management and Professional Liability marketplace is extremely competitive. According to Aon's Q1 D&O pricing index year over year D&O pricing for publicly traded clients was down nearly 10%.

Risk. Reinsurance. Human Resources.

The Aon FSG Advantage:

- **Dedicated Resources** to assist in understanding, quantifying and protecting against clients' most

prominent and likely management and professional liability exposures.

- **Significant Market Relationships.** These risks need to be differentiated directly to the top of the senior underwriting teams. We access the market at the top with the individuals that make the decisions and help our clients tell a compelling story to address the underwriting concerns.
- **Innovative Solutions** to ensure proper, uniquely tailored, and “best in class” coverage.
- **Legal & Claims Practice Group-** “THE POLICY MUST PERFORM” A fully integrated approach to contract performance is critical. Our team of legal and claims experts are integrated into the broking team and are involved in both pre-placement discussions with clients and carriers as well as actual claims negotiation. We have resolved billions of claims and are actively involved in approximately \$6B of pending litigation.
- **Efficiencies and Communications-** We keep you involved in the process so there are no surprises. Aon sets clear expectations using data so our clients understand the market.
- **Local Expertise and Experience-** The FSG Southeast team in Charlotte and Atlanta maintains a healthy portfolio of regional business and is available to meet our clients in person.

Comprised of five pillars- partnership, expertise, innovation, excellence and results- the Aon Client Promise articulates the commitment we make to our clients.

Aon Client Promise Academy

The Academy offers unique learning experiences focused on listening for and responding to client needs, building knowledge of the full breadth of Aon Capabilities, and understanding the pillars of the Aon Client Promise.

Aon Client Promise Methodology

Discover

We will collaborate to understand both your near and long-term business priorities, how we can add value to your organization, and help you respond to changing market dynamics.

Develop

We will jointly author a plan to define how we will work together during the year, outline our commitments to you, and define how we will measure our success.

Deliver

We will follow through on our plan, executing with excellence and tracking outcomes.

Review

We will seek your input on how we are doing both through informal feedback sessions and annual surveys.



Sampling of Aon Southeast FSG’s Clients:



Aon Client Promise

Risk. Reinsurance. Human Resources.