
Aon Partnership with PilotLegis *RPG*

Executive Summary	2
1. Services	C
Aon Experience with RPG and RRG Groups	C
In-Depth Experience in the Legal Marketplace	C
Claims Handling and Advocacy	D
Policy Analysis and Enhancement	D
Risk Management	E
Application Design and Process	E
2. Service Providers	G
Account Leader and Project Manager	G
Dedicated Brokers	G
Placement and Carrier Relationships	G
Client Service and Management	H
Risk Management	H
New Product Development	H

Executive Summary

Affinity Insurance Services, Inc. (Aon Affinity) and/or its acquired predecessor agencies have been involved with PilotLegis RPG since the firm member's policy was bound in May of 1991

Aon Affinity's experience has proven highly successful in selecting the right insurance carrier or carriers, developing a competitive product, optimized to meet the unique needs of the Member Law Firms, while providing an effective marketing program, multiple distribution channels, and member intake processes that will allow the RPG to grow and prosper.

We firmly believe that Aon Affinity is the perfect partner solution and is the best choice for the Member Law Firms.

- ✓ Aon Affinity has a long-term commitment to the affinity program segment.
- ✓ We have specialized legal profession affinity group knowledge and experience, backed by Aon's global resources.
- ✓ We have years of experience advising and managing the unique needs of Alternative Risk Transfer vehicles – RPG's, RRG's, Captives.
- ✓ We have the "on the ground" resources and expertise to develop an effective and focused sales process.
- ✓ Aon Affinity's team members are well known and respected professionals with many years of experience. Affinity's management is committed to attracting and retaining unmatched talent.
- ✓ We are flexible and willing to develop solutions to issues that address the needs and expectations of all participants.
- ✓ We are dedicated to transparency throughout Aon's global organization.

Aon Affinity will focus its resources to meet the needs of the Member Law Firms. We know that through our brokerage, administration and marketing capabilities we have the tools to manage an effective and scalable program that delivers extraordinary member service, a leading-edge product, efficient and effective distribution, and competitive pricing.

1. Services

Aon Experience with RPG and RRG Groups

As a global multi-disciplined business, Aon delivers services to the legal profession through a variety of groups and internal corporate structures. While the main thrust of the services for this proposal will be delivered through Aon Affinity, additional services and resources will be accessed through Aon Global Professions Group (AGP).

Aon Affinity entered the sponsored association marketplace in 1947 when we were selected as the broker / administrator for the American Institute of Certified Public Accountants Insurance Trust (AICPA). The first product introduced was term life insurance. Since then, the insurance offerings have grown to meet the expanding needs of member firms and employees, and individual members and their families. There is currently a portfolio of 14 insurance products protecting more than 33,000 member firms and 386,000 individuals.

In the domestic legal professions market, Aon represents Bar Ltd., Attorneys Insurance Mutual RRG, and PilotLegis RPG. Our client relationship with each of these affinity groups dates back over 15 years and in all cases, Aon, and Aon Affinity provide a wide range of services that include structural and regulatory advice, marketing, placement of insurance and reinsurance, claims management, risk management, underwriting, application processing and maintenance of statistics. Products developed for these groups are primarily focused on professional liability coverage combined with a range of specialty products designed specifically to meet the unique needs of professionals including Employment Practice Liability Insurance, Management Liability, Outside Positions, Consulting and Office Property and Casualty.

In-Depth Experience in the Legal Marketplace

With a team of over 50 employees dedicated solely to working with attorneys, Aon Affinity possesses the know-how and experience necessary to provide exceptional service to the Member Law Firms.

Through its 11 regional offices (including New York, Chicago, Pittsburgh and San Francisco) Aon Affinity has developed a multi-channel, branded approach to marketing association-endorsed insurance programs across the country. Aon Affinity's 2008 premium relating to the "professions practice" professional liability programs exceeded \$235 million. Aon Global Professions placed an additional \$655 million of premium into the global lawyers PI market, spread over 100 carriers. More than one-half of that premium involved U.S. law firms.

Notwithstanding the impressive aggregation of premiums, Aon Affinity's success and market leadership is predicated on its ability to service the individual needs of each and every client. That service is delivered through dedicated individuals who are recognized experts in this specialty market with ready access to Aon's global talent and markets to find the best solutions. In this engagement Aon Affinity will be accessing market experts in the U.S., Europe and if needed, Bermuda. All of these experts are members of the AGP team. Every

transaction is seamless into the market so there is no need for third party agents, brokers or middlemen in order to secure and bind coverage for the RPG.

The foundation of successful placements is the market intelligence that is developed with years of experience, a global network, and long-term personal relationships between Aon specialists and the underwriters that provide coverage. In all cases the market experts that will be used for this engagement have longstanding, highly-regarded reputations in the market. We are not restricted in any market. In fact for some groups, with the creation of alternative risk transfer products, we are able to offer creative market options, frequently through reinsurance, not commonly available to traditional insurance buyers.

Claims Handling and Advocacy

When an event occurs it is critical that the situation is carefully handled and managed from the beginning. For the legal profession Aon Affinity's role starts with the first notice and ends when the matter is settled and the funds are collected. In each case a range of experts may be involved in a process that starts with the simple opening of a file, to gathering and maintaining statistics, to dealing with coverage issues and disputes and developing strategies for settlement. In difficult situations we will also bring to bear the relationships with the underwriters and if necessary the leverage of Aon to get the right result.

Policy Analysis and Enhancement

Professional liability insurance products vary in quality quite significantly. Most brokers focus on price with little understanding of these quantitative differences. Our experiences in handling many of the largest professional liability claims on record has reinforced our commitment to obtaining the broadest policy terms and conditions. Whenever possible, we drive the product design by developing our own, proprietary policy wordings. These wordings are typically the broadest available in the market place.

Policy coverage and enhancements are often a function of the state of the insurance market. During soft or volatile markets and periods of uncertainty, Aon Affinity has, and will continue to respond to clients' needs by analyzing market conditions within the context of current developments for the purpose of identifying opportunities to make coverage improvement and to recommend short and long-term strategies to clients. For most groups the product is "designed" starting with the goals and objectives defined by the group. In that regard Aon Affinity is fully equipped to provide the necessary market intelligence, wording comparisons and advice to achieve the desired result, while balancing, and sometimes testing, the boundaries of the commercial market.

In addition, Aon Affinity will provide RPG with periodic reports on market conditions, trends and developments that could be useful in determining future strategies for policy coverage, program structure, pricing and risk management. Often developments in one professional class, accountants for example, will portend a change in underwriting or coverage that will impact law firms. Accordingly, these reports will consider data specific to RPG and data from the broader book of professions business serviced by Aon on a global perspective.

Risk Management

One of the stated goals of RPG is to provide risk management services and information to its membership. In that regard Aon is actively involved in providing risk management information, newsletters and other advice to the legal profession. Risk management services are tailored to fit each client's unique needs and objectives. In many situations using internal research and papers, risk management guidelines, claims trend analysis, underwriting and risk analysis. In many cases we will access outside experts to provide the necessary legal perspective. Aon recently organized and hosted a large law firm symposium in Chicago with topics including liability, conflicts of interest and loss prevention.

Application Design and Process

A stated requirement for eligibility of prospect membership in RPG is an on-site risk management review. Imbedded in that process there should be the completion of a traditional insurance application which will form the basis of the submission to underwriters for determination of pricing and other coverage terms and conditions. Through its many years of experience in the market, Aon Affinity has developed an expert knowledge with regard to the information required by underwriters, which changes from year to year as new issues evolve. A key service provided in this engagement will be the monitoring and flow of information to RPG that could impact the underwriting and risk review strategies determined by RPG.

The first and perhaps most critical step in properly placing coverage is understanding the client's business and related exposures. As our sole focus is professional service firms, our brokers already have a strong understanding of our client's industry and, therefore, can focus on those aspects of a firm's practice or service offerings or other risk characteristic which make them unique. Once we have this clearer understanding of the client we can focus on how best to position the firm in the market. Insurers have very specific appetites and results are optimized when we can match those clients with the insurers most interested in them. Additionally, this higher level of client knowledge assists us in identifying opportunities to improve a particular firm's risk profile through positive loss prevention measures. Furthermore, unique coverage needs may be identified which require tailored solutions.

The "traditional application" is intended to help underwriters discover the positive and negative issues that need to be considered. Inherently, as a result of an inclination towards "negative spin", particularly when considering certain risk classifications, it is important that underwriters be directed toward the positive issues. To ensure that each RPG member is presented in the best possible light, we develop a process and standard "submission" data that will ensure that the information is fully and accurately submitted to the market. Combining quality information with our market experts will ensure the best possible result for each policyholder.

For the RPG applicants and members, it is important that the application process is as simple and as efficient as possible. In that regard, Aon Affinity has developed an application form and process that minimizes the amount of work required by the policyholder and removes the stress of the last minute negotiations that are typical of individual risk negotiations in the commercial market.

Finally, an important guideline established by Aon Affinity is the respect for and preservation of confidential client information. This applies to all levels of the application process and is particularly important with regard to claims information, especially claims that may have a negative impact on a firm's reputation in the community or its standing as an employer. Individual firm applications and claims are kept confidential during the process and any "aggregated" information for this group or from any other sources is only provided in a very sanitized, no names basis.

Global Reach

Aon is a global organization with 500 offices in 120 countries. Worldwide reach puts Aon in touch with clients and underwriters in every geography. For this engagement, the focus of our efforts will be concentrated with experts located in the New York region, Chicago, San Francisco Bay Area, Philadelphia / Pittsburgh and London, England. From past experience with managing and servicing the type of program envisioned by RPG, we find that concentrated, focused resources achieve the best results.

Staying Power

Insurance products are unique in that the benefits are not realized until many months or years after the product was sold. Law firm professional liability insurance is no exception and while the trend in recent years has indicated a shortening of the time between the notice date for claims and the settlement date, it is still years before claims are closed. It is therefore critical that the parties who sold the contracts are around to provide the necessary claim processing and collection services, which will likely involve markets located domestically and internationally. They may also involve markets that have been acquired or changed ownership or management from the time the contract was first purchased. Aon Affinity is positioned to be a market leader and service provider for the long-term.

Our Voice

- **Passionate** – inspired by clients and driven to help them succeed
- **Approachable** – always listening and prepared to do what's best
- **Understanding** – fully comprehend each individual and unique client issue
- **Straightforward** – honest and ready to roll up our sleeves
- **Inventive** – original and independent-thinking to solve problems in new ways

Aon Client Promise

- Focus on optimizing total cost of risk.

- Program designed around client needs.
- Dedicated team and resources.
- Local access to world markets.
- Investment in new ideas and solutions.
- Strength of world's leading broker.
- Powerful benchmarking.
- Industry-leading service wherever needed.
- Feedback drives performance.
- Open and honest dialogue about value added.

2. Service Providers

Account Leader and Project Manager

Bruce Wilson	Executive Vice President	Aon Affinity
Dan Miller	President, Lawyers Division	Aon Affinity

Dedicated Brokers

George Maze	Vice President	Aon Affinity
Stew Brewster	Vice President	Aon Affinity
Dan Klauss	Vice President	Aon Affinity
Rick Creel	Assistant Vice President	Aon Affinity
Debra Hartman	Assistant Vice President	Aon Affinity

Claims Management and Oversight

U.S. – James Belding	Senior Vice President	Aon Affinity
UK – Ian MacDonnell	Director	Aon Global Professions

Placement and Carrier Relationships

Kevin O'Connor	Director	Aon London
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Kim Kirkland	Executive Director	Aon London
David Powell	Managing Director	Aon London
Dan Klauss	Vice President	Aon Professional Services Group-NY

Client Service and Management

Debra Hartman	Assistant Vice President	Aon Affinity
Alyssa Rypka	Senior Service Administrator	Aon Affinity

Risk Management

Margaret Hepper	Executive Director	PilotLegis - Aon Affinity-Minneapolis
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New Product Development

Jim Harding	Senior Vice President	Aon Affinity New York
Jonathan Kurens	Vice President	Aon Global Professions New York

Bruce G. Wilson, AIC

Executive Vice President,
Aon Affinity

Bruce Wilson is Executive Vice President of Aon's Affinity Financial Professions Division. In addition, Bruce is a member of the Aon Global Professions (AGP) management team and serves on the AGP Americas Management Committee. As the broker practice leader he also advises and represents law firms on issues relating to Alternative Risk Transfer strategies, risk management and risk transfer placement of insurance and reinsurance coverage.

Bruce started his insurance career in Toronto, Canada in 1971 as an underwriter for the Prudential of England. In 1972 he joined Minet and worked in Toronto, Montreal and San Francisco in various capacities as a broker primarily servicing large professional firms, including the Big 8 and many major USA law firms. These duties involved extensive travel and negotiations with commercial markets located in North America, Bermuda and Europe.

After attending York University in Toronto, Bruce became an Associate in the Insurance Institute of Canada and the winner of three Canadian national awards of excellence.

Daniel P. Miller

President, Lawyers Division,
Aon Affinity

In his role, Dan oversees all aspects of the Lawyers Division, including the Aon Law Firm Solutions group.

Dan began his career in the insurance industry, 18 years ago in his native Virginia, focusing on lawyers professional liability. In 1997, his years of experience in the Virginia professional liability arena were recognized and he was asked to join Aon as head of the regional office in Washington DC. Dan eventually relocated and currently works at Aon Affinity's headquarters in Hatboro, PA, just outside of Philadelphia.

Dan was born in Lexington, Virginia. He attended Hampden-Sydney College, where he graduated with a Bachelor of Arts degree.

Dan has spoken at various industry meetings over the years, including local and regional PLUS conferences and ALA Chapter events. Dan is also an associate member of the ABA's Standing Committee on Professional Liability.

Kevin O'Connor

Director,
Aon Limited, London

Kevin began his career at Alexander Howden Ltd. as part of the graduate trainee scheme, spending six month periods in Marine & Cargo, Fine Arts, Special Risks and Non-Marine claims, after which he joined North American Property Division as an Account Handler. In March 1990, Kevin joined Minet Ltd. as an Account Handler in the Professional Services

Division, specializing in Law Enforcement / Public Officials / Small Accountants / Actuaries / Miscellaneous Errors and Omissions and Lawyers. Kevin has been the Account Handler of the pilot program since its inception in May 1991.

In 1994, Minet Lawyers Division was established, and Kevin joined as an Account Handler specializing solely in professional indemnity for Lawyers' E&O, providing client service and marketing. In 1996, he became an Associate Director and in 1999, he became a director. During this time, Minet Ltd. merged into Aon Limited.

Kevin earned a BA Honors degree in Classics in 1986.

Kim Kirkland

Executive Director,
Aon Limited, London

Kim has over 35 years insurance experience industry. He currently serves on the Aon Global Professions Executive Board and is responsible for managing the division's North American Errors' and Omissions' Unit.

Kim began his career with J H Minet & Company, working within the Professional Indemnity Division. While working at Minet, Kim was a Senior Executive heading up the North American Professional Indemnity department.

During his career at Aon, Kim has been the Co Practice Leader for the North American Errors' and Omissions' Department and is currently Executive Director predominately working on North American Errors' and Omissions' Business.

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David Powell

Managing Director
Aon London

David has over 25 years experience in the insurance industry. He is Co-Practice Leader of the North American Errors and Omissions Department in London. In addition to this role, David is a member of the Aon Global Professions (AGP) management team and serves on the AGP Americas Management Committee.

David has an in-depth knowledge of Professional Liability, Errors & Omissions, Employment Practice Liability, Management Liability, Media Liability, Intellectual Property Infringement, Information Security & Privacy Risks.

He began his career as an underwriter with Zurich Insurance Company, before moving to the brokerage side of the business, as a General Liability broker for J.H. Minet & Company.

Before joining Aon, David spent 9 years working for Johnson & Higgins where he was responsible for providing Professional Liability client advisory and placement services.

Daniel D. Klauss, AIIIC

Vice President
Aon Affinity

Dan Klauss is a Vice President in the San Francisco, California office of Affinity Insurance Services, Inc., a subsidiary of Aon Services Group, where he serves as a practice leader for Aon's Mid-Sized Law Firm Initiative. He advises and represents law firms on risk management issues and in the placement of their professional liability insurance.

Prior to joining the Lawyers Team of Minet (before its merger with Aon) in 1988, Mr. Klauss worked in the commercial property and casualty insurance industry for seven years as an underwriter.

Dan also has served as an instructor of insurance courses for the Insurance Institute of Canada. He has spoken on the topic of policy coverage issues at the American Bar Association, Standing Committee on Lawyers' Professional Liability.

Dan is an Associate in the Insurance Institute of Canada.

Ian MacDonell

Director
Aon Global Professions

Ian has over 19 years experience handling claims in the London market against professionals including Lawyers/Solicitors, Accountants, Architects, Directors & Officers and Financial Institutions. He joined Aon in 1999 from CNA Re in London, having previously been at the Merrett syndicates (799, 1066, 1067 & 1068) and Minet Professional Services. Ian started his career at one of the UK's largest banks, Lloyds TSB, working within Central Accounting, Treasury, Private Banking and Marketing Communications.

Ian is currently responsible for the Aon Global Professions North American E&O claims team and is a member of the Aon Claims Practice Group.

Stewart C. Brewster, CIC, ARM

Vice President
Aon Affinity

For the last nineteen years, Stew has worked in Aon's Professional Liability Division. Besides placing Lawyers' Professional Liability insurance, Stew uses his extensive claims and risk management training to assist his clients minimize their professional liability exposure and, consequently, their premiums. Stew has conducted risk management reviews of scores of mid-size, U.S.-based firms, and shares with his clients a pragmatic approach to risk management.

Prior to joining Aon, Stew spent 20 years developing a sophisticated knowledge of insurance. After receiving his B.A. from Eastern Connecticut State College, Stew handled an array of increasingly complex Professional Liability, Directors and Officers' Liability, and Product Liability claims for Liberty Mutual Insurance Company, managing offices in Connecticut and California. In 1976, he was appointed Regional Training Director for Liberty Mutual's 17 West Coast offices. Stew turned to international insurance in 1980, when he joined AIG and managed offices for American International Underwriters in San Francisco, the Virgin Islands, Walnut Creek and New York. While in New York, Stew managed the AIU home office casualty-examining unit, which oversaw worldwide catastrophic casualty claims. He holds the CIC (Certified Insurance Counselor) and ARM (Associate of Risk Management) designations.

George S. Maze

Vice President
Aon Affinity

As Vice President with Aon Attorneys' Advantage Premier, George brings a high degree of professionalism to his interactions with law firms and his experience as a practicing attorney helps him identify their unique requirements.

A graduate of the University of California, Berkeley and the University of Pacific McGeorge School of Law, George practiced law in the San Francisco Bay area for eight years before joining Minet Insurance Services, Inc., which later became a part of Aon. George has over 20 years experience in the insurance industry and has specialized in professional liability insurance for the last ten years.

Debra D. Hartman, CIC, ARM

Assistant Vice President
Aon Affinity

Debra has been involved with the PilotLegis RPG program since its inception. As a part of the Aon team, she participates in all aspects of the program, devoting the majority of her time to the placement and administration of the program's Professional Liability insurance. In addition to Professional Liability, Debra provides expertise in Employment Practices Liability insurance.

Prior to working almost exclusively with the PilotLegis RPG program, Debra was the Commercial Lines Manager for a property and casualty department that specialized in medium to large commercial accounts. She has also served as a Risk Management Consultant for an independent risk management consulting firm, as well as an Insurance Analyst for a large national non-profit organization during the implementation of their nationwide risk management program.

Debra holds a Bachelor of Science Degree in Finance and Insurance from Southwest Missouri State University, with a minor in International Management and Marketing. In addition to her degree she also holds the Associate in Risk Management (ARM) and Certified Insurance Counselor (CIC) designations.

James C. Belding

Senior Vice President,
Aon Affinity

Jim is a senior vice president in the Lawyers Division specializing in all aspects of the placement of professional liability for law firms.

Jim attended Cook College, Rutgers University, in New Brunswick, NJ graduating in 1980 with a Bachelor of Science degree in Environmental Planning and Design, specializing in Landscape Architecture. He subsequently attended Pace University School of Law in White Plains, NY, graduating in 1986 with a J.D. degree.

Jim first started his career at AIG in 1986 shortly after graduating law school in the Miscellaneous Professional Liability Claims Department before moving to the Lawyers Professional Liability Claims Department in 1990, and eventually moving to the Lawyers Professional Liability Underwriting Department in 1992. He joined Alexander & Alexander in 1995 (which was subsequently acquired by Aon in 1997) working for Bruce Wilson in the Professional Services unit as a broker and claims liaison on lawyers professional liability insurance.

List of Aon Services to RPG's

The following is a sample list of the range of services performed by Aon for its RPG clients:

Policyholder Services

Applications (preparation, distribution, receipt, review and follow-up)

Submissions and Proposals to Markets

Binders and Policy Documentation

Renewal Meetings and Negotiations

Invoicing, Premium Financing, Collection and Payment

Certificates of Insurance

New Product Development and Sales

Facility Maintenance

Marketing/Prospect visits/Prospect follow-up

Renewal Strategy and Negotiations

Policy Form Reviews and Negotiation

Carrier Security Monitoring

Market Trips and Meetings

USA Underwriter Trips and Client Meetings

Claims Oversight, Statistics, Collections

London Slips and Documentation

Premium Bordereau

Strategic Reports - ART, Coverage, Retentions, Pricing

Management Services

Board meetings

Committee meetings

Aon Affinity Overview

As an industry leader in insurance brokerage, risk management, and human capital consulting and outsourcing, Aon is well positioned to provide the resources, intellectual capital and experience necessary to exceed the expectations of the Member Law Firms.

Aon has a long-term commitment to the affinity program segment, a core business of Aon's Global Professions Practice Group (AGP) that combines dedicated individual account management and specialized knowledge of affinity programs together with experts in the U.S., London and Bermuda markets, who have spent decades developing their knowledge, expertise and key relationships with carriers. Affinity and group programs are both managed through Aon Affinity.

Aon has won numerous industry awards that recognize its dedication to client service and acknowledge its skills at delivering results in every engagement.

Through Aon Affinity, we provide insurance solutions to over 7 million policyholders and manage \$1.6 billion in insurance premiums across all of its business segments. Combined with AGP the total annual premium exceeds \$3 billion across professional liability markets located primarily in the U.S., Europe and Bermuda.

Aon's goal is to develop a partnership with marketing and operations specialists, integrating product development, delivery, and service to affinity groups. Our unique qualifications include:

Customer Service Excellence – The quality of account representatives who will service the Member Law Firms is unsurpassed. Designated account executives with extensive

experience professional liability insurance will provide exceptional client service and operational excellence.

Product Knowledge and Innovation – We combine strengths with our industry partners to ensure product portfolios include the right mix of professional and personal insurance solutions. Ongoing research of insurance trends and member needs allows Aon Affinity to continually deliver competitively priced, world class products.

Relationship Focused – We recognize that a successful relationship is built around a partnership. To ensure the successful delivery of services to your organization and its members, our account team will be led by a dedicated account executive with oversight from our executive management. Together they will work with the Member Law Firms to be certain your program needs are being met.

Technology– Aon Affinity excels at utilizing technology to enhance program deliverables. To the extent technology can be put to best use with this engagement, it will be available.

Program Management Specialists – And finally, the element that makes our programs so successful is our extensive knowledge of affinity business. Aon Affinity is a proven leader in developing, managing, and administering affinity group solutions and has done so for over 60 years.
