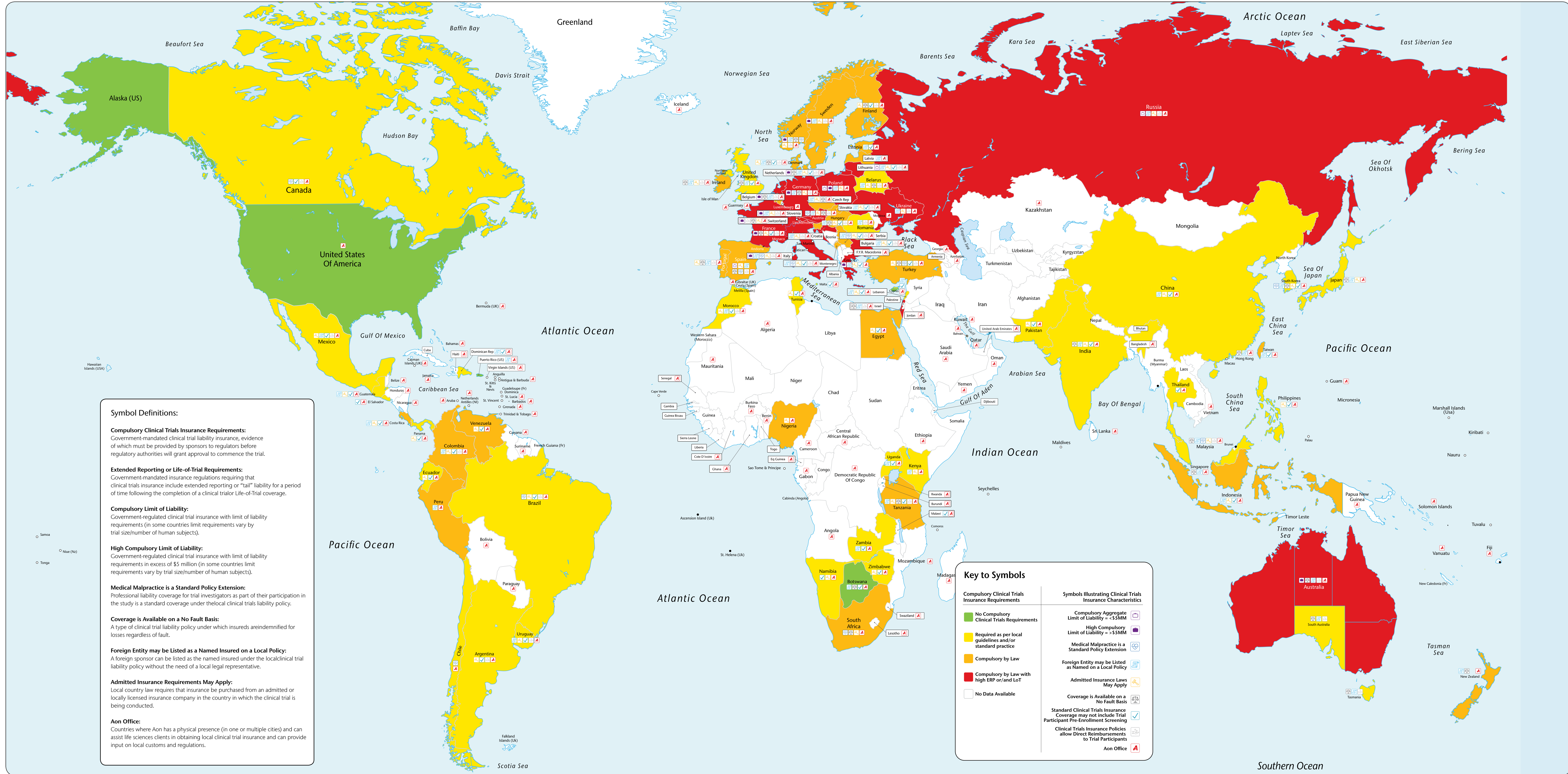


Aon Life Sciences Clinical Trials Risk Map

6th Edition



Symbol Definitions:

Compulsory Clinical Trials Insurance Requirements:
Government-mandated clinical trial liability insurance, evidence of which must be provided by sponsors to regulators before regulatory authorities will grant approval to commence the trial.

Extended Reporting or Life-of-Trial Requirements:
Government-mandated insurance regulations requiring that clinical trials insurance include extended reporting or "tail" liability for a period of time following the completion of a clinical trial Life-of-Trial coverage.

Compulsory Limit of Liability:
Government-regulated clinical trial insurance with limit of liability requirements (in some countries limit requirements vary by trial size/number of human subjects).

High Compulsory Limit of Liability:
Government-regulated clinical trial insurance with limit of liability requirements in excess of \$5 million (in some countries limit requirements vary by trial size/number of human subjects).

Medical Malpractice is a Standard Policy Extension:
Professional liability coverage for trial investigators as part of their participation in the study is a standard coverage under the local clinical trials liability policy.

Coverage is Available on a No Fault Basis:
A type of clinical trial liability policy under which insureds are indemnified for losses regardless of fault.

Foreign Entity may be Listed as a Named Insured on a Local Policy:
A foreign sponsor can be listed as the named insured under the local clinical trial liability policy without the need of a local legal representative.

Admitted Insurance Requirements May Apply:
Local country law requires that insurance be purchased from an admitted or locally licensed insurance company in the country in which the clinical trial is being conducted.

Aon Office:
Countries where Aon has a physical presence (in one or multiple cities) and can assist life sciences clients in obtaining local clinical trial insurance and can provide input on local customs and regulations.

Key to Symbols

| Compulsory Clinical Trials Insurance Requirements | Symbols Illustrating Clinical Trials Insurance Characteristics |
|---|--|
| <ul style="list-style-type: none"> No Compulsory Clinical Trials Requirements Required as per local guidelines and/or standard practice Compulsory by Law Compulsory by Law with high ERP or/and LoT No Data Available | <ul style="list-style-type: none"> Compulsory Aggregate Limit of Liability = <math>\leq \\$5MM</math> High Compulsory Limit of Liability = > \$5MM Medical Malpractice is a Standard Policy Extension Foreign Entity may be Listed as Named on a Local Policy Admitted Insurance Laws May Apply Coverage is Available on a No Fault Basis Standard Clinical Trials Insurance Coverage may not include Trial Participant Pre-Enrollment Screening Clinical Trials Insurance Policies allow Direct Reimbursements to Trial Participants Aon Office |

Aon Life Sciences Group
One Liberty Place
1650 Market Street, Suite 1000
Philadelphia, PA 19103
t: +215.255.1857
e: lifesciences@aon.com

About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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Aon Life Sciences Clinical Trials Risk Map

The globalization of clinical trials continues to be on the rise, leading to a plethora of regulatory and operational challenges for the Life Sciences industry. Aon's 6th edition Clinical Trials Risk Map highlights clinical trials insurance regulations and complexities for over 80 countries throughout the world leveraging Aon's global network and clinical trials expertise. Our global network is positioned to help life sciences companies efficiently and effectively secure international clinical trials coverage that complies with the regulatory requirements of individual countries, ultimately minimizing the risk of financial volatility.

Aon Life Sciences Group

The Aon Life Sciences Group has been assisting life sciences companies with securing international clinical trials insurance for over 30 years. We have the largest equity-owned global network in the world, housing clinical trials specialists who provide our life sciences clients with industry-leading expertise and accountability. Our experts constantly review country-by-country clinical trials regulations in order to provide our clients with industry-leading risk management advisory and brokerage services.