

# Professional Liability Insurance for Professional Service Firms

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Aon is the leading broker to professional service firms, as well as the world's largest broker of professional liability insurance. We have over 75 years of experience providing professional liability insurance to professional service firms.

## Overview

Professional liability insurance protects firms against claims arising out of the provision of professional services. Coverage can vary significantly from one insurer to the next. Aon's Professional Services practice provides clients with the most comprehensive and cost-effective professional liability coverage available, no matter where in the world our clients do business. We tailor professional liability coverage to the specific needs of lawyers, solicitors and notaries, accountants, consultants, actuaries, architects and engineers, real estate firms, and other design professionals.

## Our Approach and Results

- We act as our clients' advisor and advocate in all aspects of our representation.
- We commit senior-level professionals to all accounts, regardless of size.
- Our client service teams, not a separate syndication group, typically engage insurance markets on our clients' behalf. This results in a consistency in approach and familiarity with underwriting and risk issues that are unmatched in the industry.
- Our experience 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 product design by developing our own proprietary policy wordings. These wordings are typically the broadest available in the marketplace.
- Our sole focus is professional service firms, and our practitioners possess a strong fundamental understanding of our clients' industries. For these reasons, we can focus on those aspects of a firm's practice and service offerings that make a firm unique.
- We focus on how best to position the firm in the market. Insurers have very specific appetites for risk and we match clients with those insurers most interested in their profile. As a result, our clients receive superior pricing and coverage terms.
- Recognizing the benefit of personal relationships to long-term results, we foster regular interaction between our clients and their insurers.
- We represent more accounting, consulting and law firms than any other broker in the world. Our large portfolio of professional service firm clients allows us to evaluate the competitiveness of a client's insurance program better than other brokers.

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## We're here to empower results

To learn more about the Professional Services practice, please contact:

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professional-services](http://aon.com/professional-services)

## Our Value-Added Services

### Loss Prevention / Risk Management

- Aon is the only broker with dedicated loss prevention and risk management specialists for professional service firms. Our loss prevention efforts are carefully tailored to our clients' needs based on our team's substantial experience.

### Claims Advocacy and Collection

- Our industry-leading practitioners include dedicated claims advocacy counsel and claims collection specialists with over 25 years of claims-handling experience. We have collected over US\$6 billion in professional liability claims on behalf of our clients.

## Why Professional Services?

We leverage our unique and extensive knowledge of issues relevant to professional service firms, our market access and expertise, and our integrated global platform, to benefit our clients. Professional Services focuses on the individual client, building a dedicated team whose leader is accountable to that client, with the power to identify customized solutions and deliver them flexibly worldwide, deploying our global strengths wherever the client needs them.

### Unique and Extensive Knowledge

- We have over 75 years of experience providing insurance to professional service firms.
- We create innovative insurance solutions tailored to meet the specific needs of our individual clients, rather than accepting "off-the-shelf" products offered by insurance markets.
- We collect superior proprietary risk information that allows us to provide our clients with industry-leading benchmarking data.



### Market Access and Expertise

- We are the largest producer to virtually all key insurers throughout the world that underwrite professional service firms, placing approximately US\$1 billion of premium annually.
- We have more information on markets and rates than any other broker or insurer.
- Our size and market position, together with our dedicated brokerage specialists, allow us to negotiate proprietary products, enhancing endorsements and manuscript policies recognizing the unique exposures that our clients face.
- We maintain active relationships with insurance company senior management, product line managers, line underwriters, and claims professionals to ensure appropriate points of access for our clients and, more importantly, responsive claims resolution.



### Integrated Global Platform

- Our practitioners reside where our clients do and are able to respond instantly to issues affecting our clients on a local or global level.
- Our global platform allows us to reach insurance markets and new sources of capital anywhere in the world on behalf of our clients.



### Dedicated Team

- We bring our global practitioners together to form client service teams that have the right combination of industry, subject matter and geographical experience.
- We support our clients' strategic objectives domestically and globally.

