



Financial & Executive Risks (FINEX) Middle Market & Select Panel

Program Highlights

The Middle Market & Select Segment's FINEX (Financial & Executive Risks) Panel is a unique and innovative solution for:

- US-based companies with annual revenues < \$1 billion
- All FINEX lines of coverage, including:
 - Management liability
 - Private/Not-for-profit (NFP) companies only
 - Commercial organizations only (no financial institutions)
 - D&O, EPL, Fiduciary, Crime, K&R, Employed Lawyers
 - Cyber extension/module available with certain carriers
 - Packaged or stand-alone (except K&R) options
 - Cyber/E&O (Technology, Media E&O and/or Miscellaneous Professional Liability E&O)
 - Private/NFP & public company (and Financial Institutions) stand-alone placements are eligible
 - Crime/Fidelity Bond
 - Private/NFP & public company (and Financial Institutions) stand-alone placements are eligible

This Panel consolidates and expands the existing FINEX Panels currently serving these lines of coverage, and will provide:

- Pre-negotiated minimum coverage enhancements for all lines
- Commitments to **consider** other enhancements based on client's risk profile
- Ability to secure quotes for all FINEX lines of coverage from the same carrier (cross-selling opportunity) or target particular carriers for certain coverages
- Competitive premiums and retention
- Negotiated commission (all higher than open brokerage commission levels / up to 25% for certain lines)

Key Benefits

- Broad coverage through pre-negotiated minimum coverage enhancements.
 - Broad coverage for organizations and individuals
 - Primary capacity of at least \$10M generally available
 - Stand-alone limits or shared limits available
 - Unlimited overall capacity by virtue of eligible excess placements
 - Client-friendly claims/loss notice wordings
 - Clearer continuity of coverage including improved prior notice exclusions
 - Sub-limited wage & hour defense costs available within EPL coverage
 - Sub-limited Social Engineering coverage available within Fidelity/Crime coverage and Cyber coverage
 - Broad management liability package quotes including Crime, Employed Lawyers and K&R (also can include Cyber, if requested)
 - Full suite of Cyber coverage agreements
- Complimentary risk/loss control services (i.e. EPL and Cyber)
- Broad overall industry appetites
- Leading Health Care Industry Carriers
- Leading Cyber Carriers
- Leading Fidelity/Crime Carriers
- Policy forms/endorsements for each carrier in the Panels Expertise Portal
- Submission templates and carrier by carrier coverage overviews (summaries)

Eligibility

- **The industries/companies that are NOT eligible:**
 - All financial institutions for management liability
 - All publicly-traded commercial companies for management liability
 - Medical malpractice/professional liability
 - Architects & Engineers E&O
 - Lawyers/Accountants professional liability
- **Size of client restrictions:**
 - Greater than \$1B in annual revenues
 - See FI Fidelity Bond specific requirements
- **Submission requirements:**
 - One application sufficient for all Panel carriers
 - Any added requirements listed on application

Qualifiers

All renewal and new placements that qualify for this Panel, including:

- Any excess layers for qualified placements
- Commission or fee accounts
- Non-Panel incumbent carriers should be asked to provide renewal quotes. **Panel carriers should be engaged as alternatives to the incumbent.**

Carriers

AIG	Chubb
Travelers	Beazley
Arch	Axis
Zurich	Hartford

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